

GREATER

LA-THOZ-

LA-THOZ-

SAGINAW





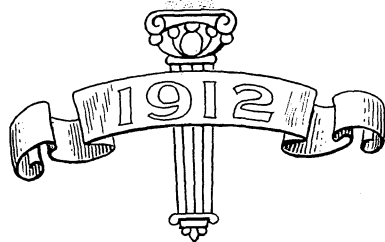






# GREATER SAGINAW

A PRESENTATION  
OF  
HER RESOURCES  
ACHIEVEMENTS  
AND POSSIBILITIES.



PUBLISHED BY  
THE SAGINAW DAILY NEWS  
SAGINAW, MICHIGAN.

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An Authentic Compilation  
of Her Industrial Financial  
and Civic Activities.

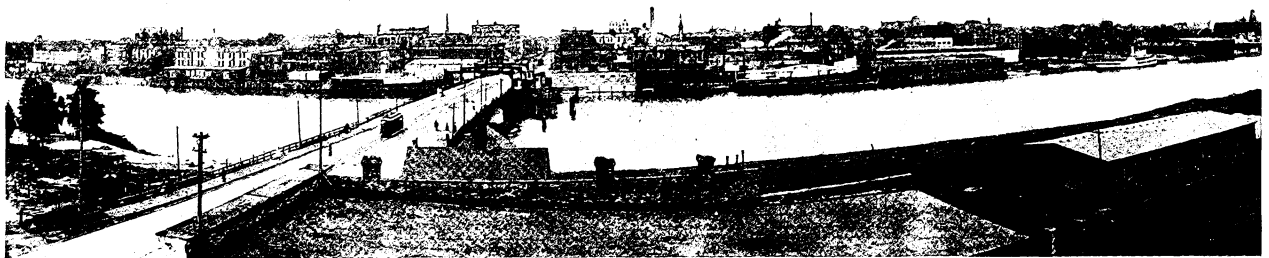
COMPILED BY H. W. GARDNER

# GREATER SAGINAW

## 1912

### The City of Saginaw

**I**N PRESENTING to the public this elaborate compilation in succinct form it is the purpose of the publishers to convey a comprehensive idea of the steady, sound and conservative growth of the city, its industries and commercial activities devoid of fulsome praise and word painting, and to present only facts. In following this course it has been necessary to eliminate the mention of the early history makers as well as the early history of the community itself. Suffice to say, Saginaw's early history was one of strenuous activity. Today the story is one of progressiveness. Saginaw is the metropolis of northern Michigan and is located in the Saginaw Valley which contains six thousand square miles of an extraordinarily fertile region covering seventeen counties. The city is situated ninety-six miles north of Detroit, the state's metropolis, and on the Saginaw river which is twenty-two miles in length, running almost northeast to Saginaw Bay, and which is navigable for about ninety per cent of the vessels plying the Great Lakes, and, with the \$675,000.00 appropriation from congress for work on the river, an eighteen-foot channel from Saginaw to the Bay will soon be a reality. Saginaw is and always has been the center of the Michigan lumber industry. Over twenty-five billion feet of lumber have been milled on the Saginaw river within the past fifty years, one billion, eleven million feet of pine being milled in one year. In the year 1910, one hundred twenty-three million feet were milled. Saginaw contains many factories relying upon the local lumber industry for raw material, producing pianos, woodenware, office and household furniture, boats, matches, aeroplanes, sash, doors, blinds, building material, flooring, trunks, wagons, automobiles, cooperage, boxes, portable houses, ladders, wheelbarrows, spigots, pulleys and many articles of smaller variety. Tanners find a local supply of tanbark. Housekeepers have a cheap supply of wood for fuel. The Saginaw Valley is underlaid with an inexhaustible supply of natural brine, found at depths varying from one hundred to one thousand feet, of remarkable purity and strength. This industry supplies the market with over two hundred fifty thousand barrels annually. The beet sugar industry is another great feature of Saginaw's commerce. This industry produced in the year 1911, twenty million pounds of sugar. Coal mining began development in an important way here in 1900. It is estimated that twelve billion tons are available for mining in this region. This coal is of an excellent quality and has averaged, during the past five years, one and one-half million tons yearly. The principal agricultural products of the Valley are: wheat, beans, sugar beets, chicory, horse radish, celery, cabbage, potatoes, oats, barley, corn, rye, peppermint and hay. There is, also, considerable fruit culture. Fifteen thousand



PANORAMA SHOWING EAST SIDE OF RIVER



CITY HALL

acres were planted to sugar beets in 1910. To take care of the immense quantities of produce brought into this market, numerous elevators have been maintained. Saginaw is the third city in the state in point of population and industries. It contains two hundred twenty miles of public streets, sixty-eight miles of which are paved with asphalt and brick, and three hundred acres of public parks, valued at \$360,300.00. The manufactures are of diversified character, embracing nearly all staple products, giving employment to thousands of skilled workers. The transportation facilities are exceptional. Four railroads with their wide ramifications make the world the city's market. The Michigan Central, Pere Marquette, Grand Trunk and the Detroit and Mackinac railroad systems give every facility to the local shippers. Eighty passenger trains arrive and depart daily over these roads. Saginaw's population is estimated at 65,155, an increase over the year 1911 of 2,310. The city covers an area of twelve square miles. The assessed valuation is \$27,245,669.00. The bonded debt is \$2,438,690.00. The tax rate is \$20.86 for the eastern district and \$23.82 for the western district. The bonded indebtedness represents considerable public improvements. Saginaw is noted for its fine public buildings, churches and educational institutions. The Auditorium, owned by the city, is an imposing building and is provided, free of charge, to national and state conventions, and at reasonable charges for other meetings. It seats four thousand people and contains a stage seating five hundred, a fully equipped banquet hall seating five hundred, an organ valued at \$25,000, stereopticon for illustrations, and apparatus for flash light pictures. The public schools number twenty-eight, including two high schools, a thoroughly equipped manual training school and a trades school now in course of construction. There are seven thousand pupils enrolled and two hundred twenty-eight teachers employed. The value of the public school buildings and equipment is \$1,100,000.00. Besides the public schools there are eighteen parochial schools of various





BLISS PARK

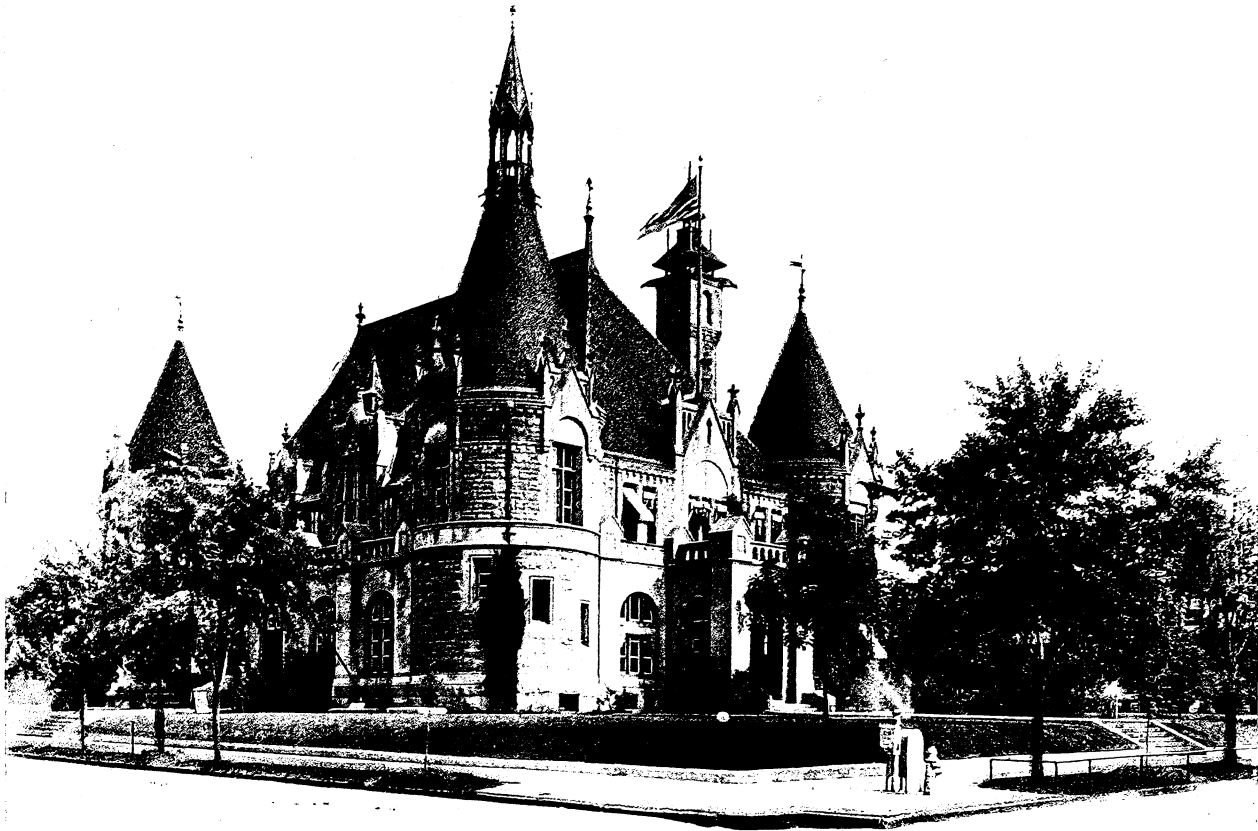
denominations. The city boasts of four libraries containing a total of seventy-four thousand volumes. There are fourteen theaters and vaudeville houses, thirty-five hotels, six hospitals, fifty-three churches and missions representing all denominations, the only all night post office in the state, three express companies, eleven newspapers, three of them dailies and the balance weekly, semi-weekly and monthly, three military companies, one hundred ninety-six public buildings and halls, thirty-nine secret and benevolent societies, fifty-eight miscellaneous societies and clubs, six convents, one hundred thirteen miles of public sewers, thirty miles of electric street railway, fully equipped police and fire departments, one hundred miles of water mains and a water works valued at \$962,232.00 with a daily capacity of twenty-six million gallons. Included in the roster of the city's public institutions is the Michigan Employment Institution for the Blind, occupying handsome structures and beautiful grounds. It was established in 1904 and is operated by the state. Saginaw is a jobbing center with a wide area of operation. Within the city's corporate limits are numerous concerns representing nearly every product manufactured. The retail and business section of the city is extensive. The retail establishments and office buildings show the marks of progress and expansion. Saginaw boasts of several large retail emporiums, which contain the latest in fashion's decrees.

### Saginaw a Manufacturing City

**B**ESIDES its active lumber, salt and coal interests, Saginaw is essentially a manufacturing city. In the early days lumber was the prime factor. Today the industries are diversified and embrace most everything in the line of manufactures in wood, iron and steel. The transportation facilities are unexcelled. With cheap sites, good labor conditions, low tax rate, ample fuel supply at its very doors and mined in its own vicinity, Saginaw has much to offer in bringing to its present roster of industries those who may be planning a new location or the organization of new companies. Saginaw contains two important commercial bodies: the Saginaw Board of Trade and the Merchants' and Manufacturers' Association. The membership of each of these consists of the leading merchants, manufacturers, jobbers and professional men of the city who are interested in the city's advancement and the general welfare of the community. Much has been done by these organizations in the past and much is being planned for the future.



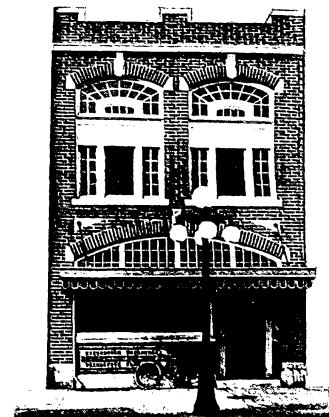
THE GROVE, RESIDENCE SECTION, SOUTH WASHINGTON AVENUE



POST OFFICE

### Saginaw Board of Trade

**T**HE Saginaw Board of Trade is now in its fiftieth year. The Association was incorporated April 9th, 1863. The organization now embraces nearly one thousand members. Co-operation is the actuating purpose. In the Board of Trade the merchants, manufacturers, officials and all business and professional men and citizens generally have a continuing opportunity to promote the social, moral and business interests of the city and to encourage all well directed enterprises and to promote the growth, progress, extension and increase of trade and to take concerted action in matters pertaining to the general welfare of the community. The Board of Trade maintains an ample suite of offices, a Secretary and clerical staff. Through its officers and directors and sixteen standing committees a constant oversight of all matters of consequence is exerted on behalf of the business interests of the city. There is likewise provided a constantly progressive initiative. During the past year the Board of Trade has undertaken broad policies for the improvement of transportation and of the city water supply both of which matters have lately presented important problems for solution. The Wholesalers' and Manufacturers' Association, an affiliated member of the Saginaw Board of Trade, embraces in its membership the leading jobbers and manufacturers of the city, who are interested in the development of merchandising and exchange with the surrounding territory. This Association has been noted for successful Expositions, Trade Extension Journeys, Merchants' Festivals and other effective means for emphasizing the importance of Saginaw as a distributing and manufacturing center. The Merchants' and Manufacturers' Association, organized in 1906, provides a fund for use in the encouragement and promotion of the industrial growth and development of the city. This Association has been remarkably successful in the location of new industries. The Association co-operates with the



GERMAN-AMERICAN  
STATE BANK



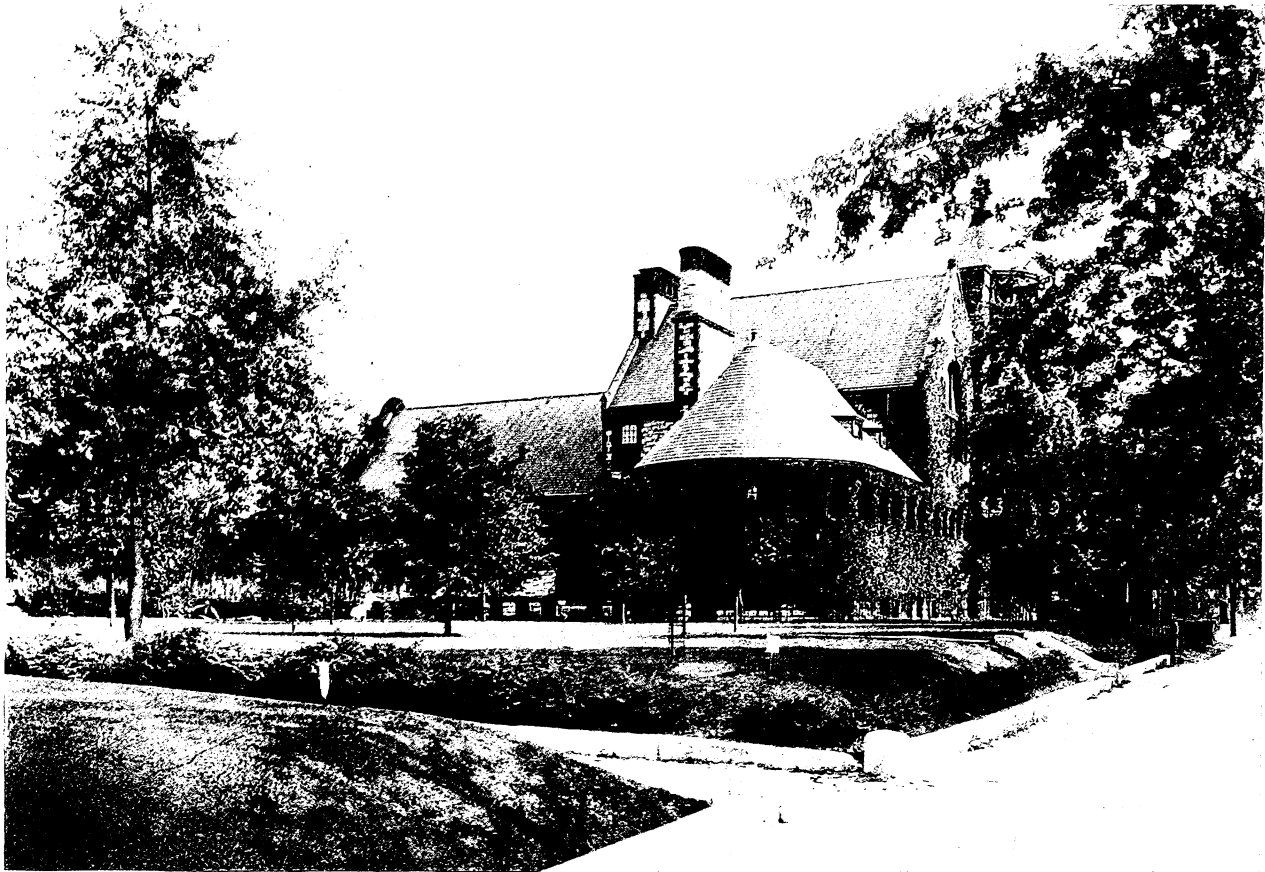
WASHINGTON AVENUE—SOUTH FROM GENESEE

Board of Trade in publishing to the world the substantial inducements which may be found in Saginaw for desirable business enterprises and manufacturers. Any person or firm or society desiring to engage attention for its enterprise in Saginaw will find a ready means to this end in the Saginaw Board of Trade and its affiliating organizations, the Wholesalers' and Manufacturers' Association and the Merchants' and



THE AUDITORIUM





HOYT LIBRARY

Manufacturers' Association. All communications should be addressed to the Secretary, Saginaw Board of Trade, Saginaw, Michigan, U. S. A., who will give same immediate attention.

### Financial

**S**AGINAW is a strong financial center. Its banks are noted for their liberal policies, yet handled with the right sort of conservatism. This may sound paradoxical yet the explanation is simple. These banking institutions are strongly capitalized, with large resources and liabilities of stockholders. Any industry deserving of their assistance meets with ready response. On the other hand, those concerns desiring to rehabilitate themselves at the expense of stockholders, or fly by night schemes receive no encouragement here. Saginaw contains seven banks, state and national, viz: The Bank of Saginaw, with a west side branch, Second National Bank, People's Savings Bank, Commercial National Bank of Saginaw, and German-American State Bank, with a west side branch. Besides these is the banking house of George L. Burrows & Company. The capitalization of the state and national banks amounts to \$1,250,000.00 with a combined surplus and undivided profits of \$1,416,000.00.

### Public Service Utilities

**T**HERE is no one thing that so rapidly advances a city's expansion and growth as the development made possible by good service given by the public service corporations. Power, light, transportation and telephone are the modern necessities in any community. The success or failure of these corporations depend entirely upon the value received by their patrons. Hence, the success of these utilities devolves upon the companies giving the best service at the least expense consistent with a rational business policy and reasonable financial profit. This city is served by six public service concerns, viz: The Saginaw Power Company, Saginaw City Gas Company, Saginaw and Bay City Railway Company, Saginaw and Flint Railway Company, Michigan State Telephone Company and the



COMMERCIAL NATIONAL BANK



COURT STREET

Valley Home Telephone Company. The Saginaw Power Company, incorporated in 1909, capital stock \$1,000,000.00, furnishes electric power and light service to industrial plants, the street and interurban railways, the city, private and public buildings, etc. There are three hundred fifty miles of wiring used in the city, conveying current to over twenty-eight hundred meters. The total horsepower of



NORTH HAMILTON STREET



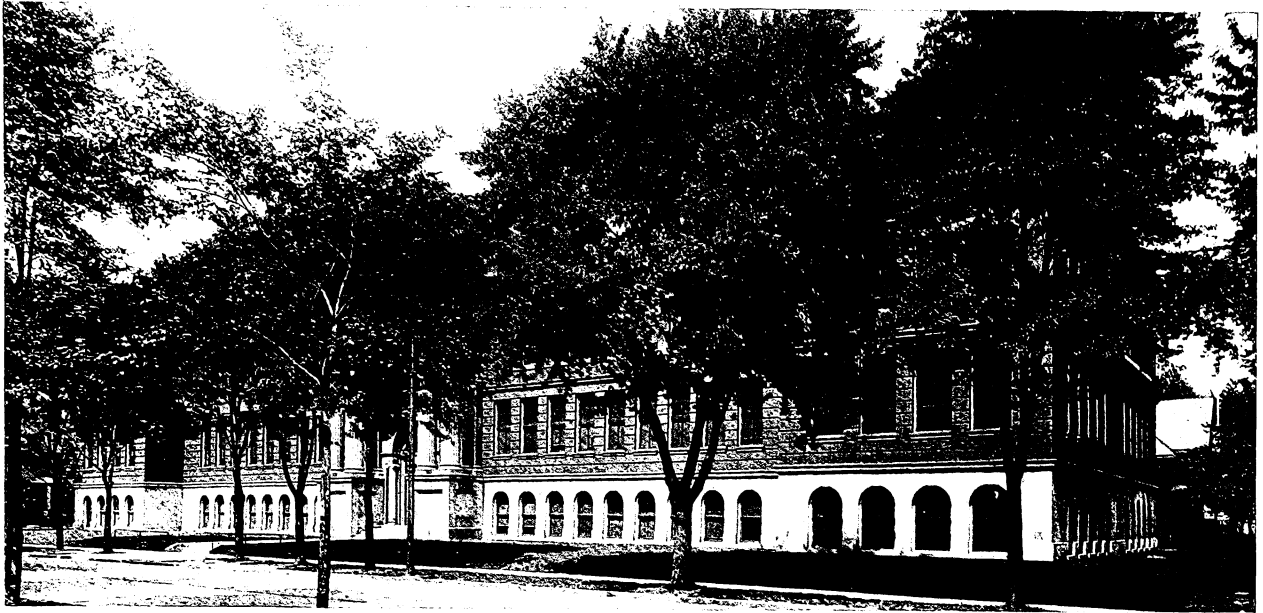


GENESEE AVENUE—EAST FROM WASHINGTON

consumers is three thousand, three hundred fifty. The city maintains four hundred three arc lamps. Constant improvements have been and are being made at this plant. The Saginaw City Gas Company was incorporated in 1901, capital stock \$400,000.00 and furnishes gas with bi-products of coke, tar, carbon and ammonia. This company has eight thousand six hundred meters in commission, supplying



GENESEE AVENUE—WEST FROM JEFFERSON



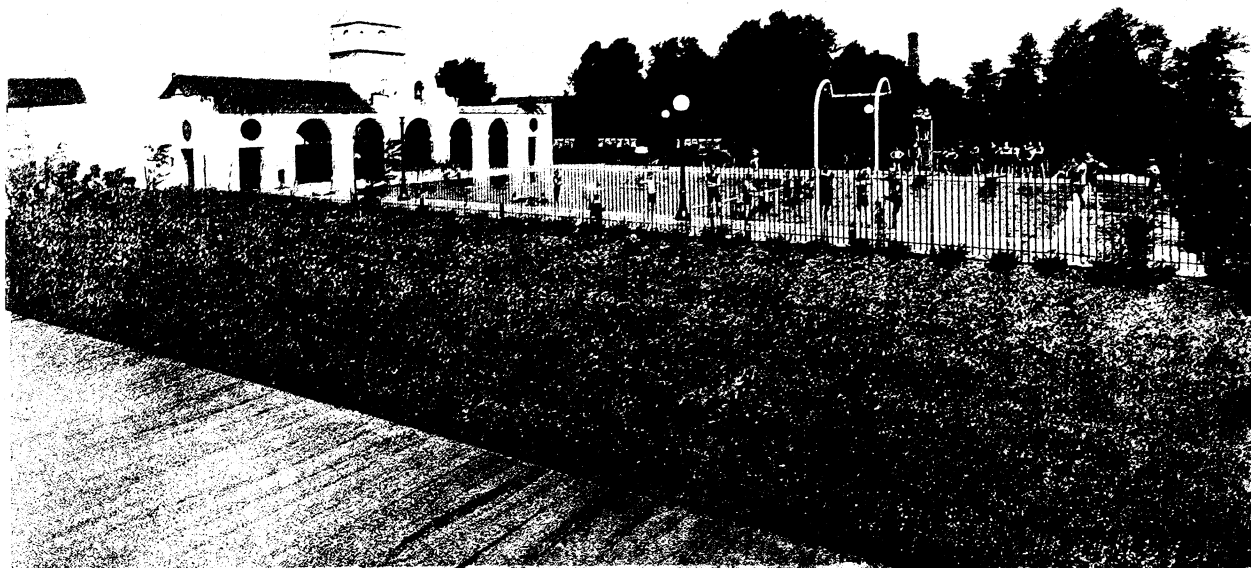
MANUAL TRAINING SCHOOL

Jas. S. Kerns & Son, Contractors.

two hundred million feet of gas yearly. The three gas retainers have a capacity of nine hundred forty thousand cubic feet. There are eighty-five miles of gas mains in the city. Coke to the amount of fifteen thousand tons yearly is disposed of. The Saginaw and Bay City Railway Company operates all city and interurban lines entering Saginaw, consisting of thirty-five miles of city track, occupying eighteen miles of city streets, and ten miles of interurban between this city and Bay City. In addition, the management of this company operates the Saginaw and Flint Railway, occupying thirty-four and one-half miles of interurban road between these two points. The above four companies pay in wages and salaries, to citizens of Saginaw, approximately \$300,000.00 per year. In connection with the Saginaw and Bay City Railway Company is operated in Saginaw, one of the finest amusement parks in the middle west. Riverside park contains fifty-eight acres of ground space, ten and one-half of which are enclosed, and located four and one-half miles from the heart of the city. The company maintains a regular schedule of a twelve minute service, which is increased on special days and occasions to one and a half minute service. The company issues a fifteen-cent ticket in three coupon form, one to the park, one for admittance and one for the return trip. A five cent admission to all is maintained. Within the park enclosure is contained: A casino with a seating capacity of fifteen hundred, a large and attractive cafe and dining hall where people and parties may dine, and which occupies a prominent place in the center of the park on the river bank. Five hundred people can conveniently dine at this most popular

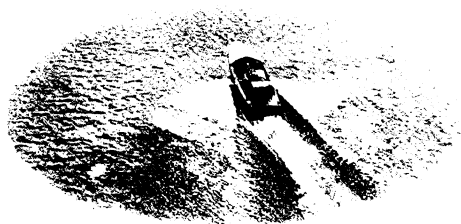


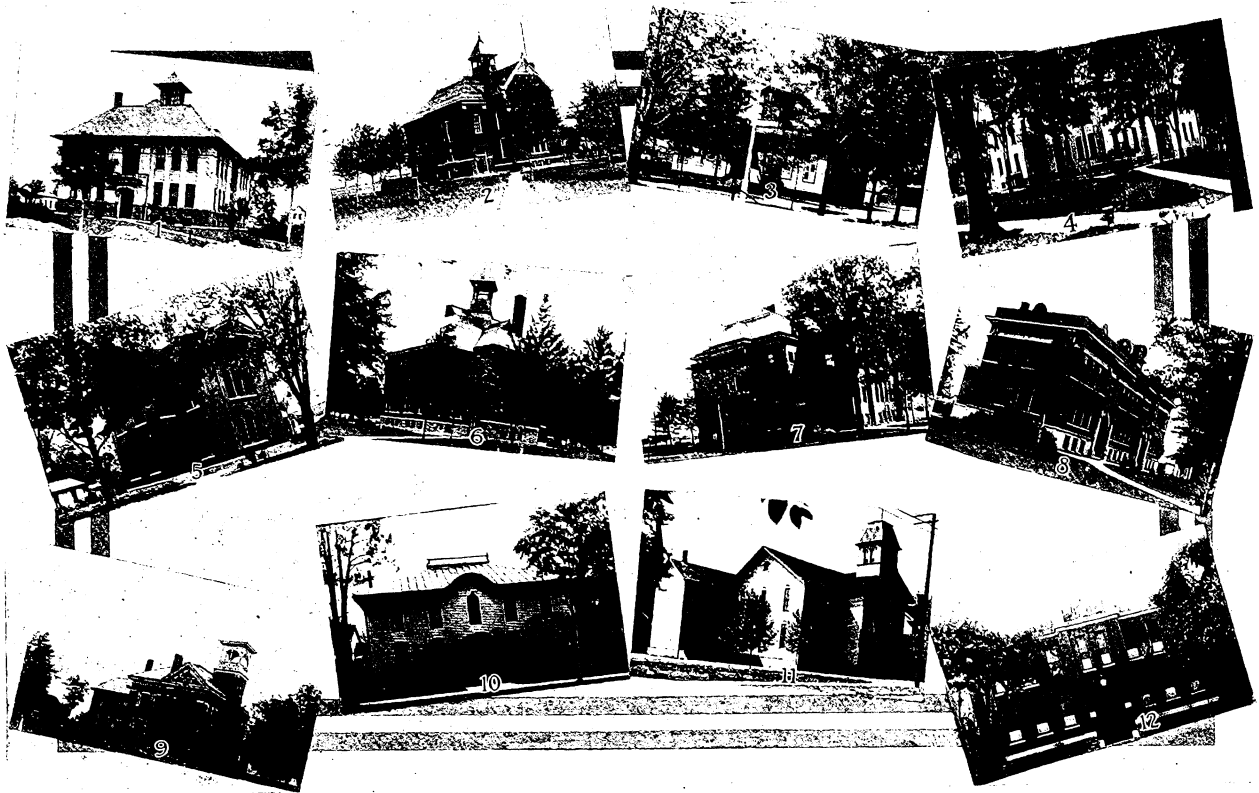
GENERAL HOSPITAL



MERSHON-WHITTIER MEMORIAL NATATORIUM

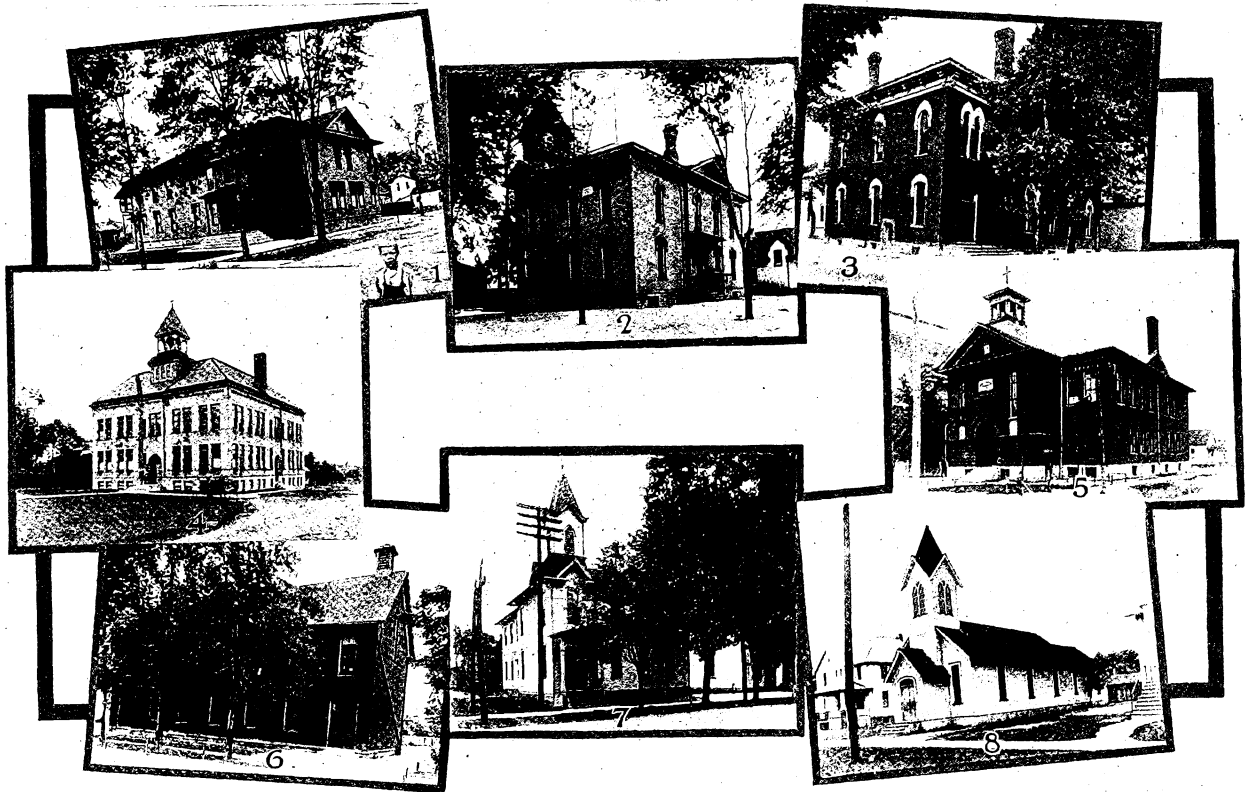
resort. In addition to these two large buildings, there is a roller coaster, roller skating rink, box ball alley, red hot stand, souvenir and novelty stands, and a large dance pavillion with a perfect floor. A substantial outdoor stage on which free vaudeville attractions are given through the entire season, is located in the center of the Park and on the main promenade. The cost of the weekly free outdoor vaudeville attractions ranges from \$750.00 to \$1,000.00. A concrete wading pool for the children is a prominent attraction, the water ranging in depth from three to fifteen inches. A concrete dock affords excellent landing for launches and small craft. A new and modern boat house, where boats and canoes are for hire, is located on the water's edge. Thanks to the progressiveness and the up-to-date methods of the Saginaw-Bay City Railway Company, this part of Michigan, and particularly Saginaw, is more than ordinarily well situated. It has about as complete and extensive a street car service, both urban and interurban, as the country affords. It has unrivaled power facilities, especially since the installation of the Au Sable current; it has everything that other parts of the country enjoy as to electric and gas lighting; and with the further improvements now actually under way by these companies, and the better and cheaper facilities thus assured, the city has another very strong advertising point with which to attract new industries and business to assure one hundred thousand Saginaw at no distant date. The Interurban Division of the Saginaw-Bay City Railway connects the cities of Saginaw and Bay City, running directly to the business center of each. Service is given upon the Interurban line every forty minutes, thus affording a quick and convenient means of connection between the two cities. In connection with the Saginaw and Flint service, there is now in course of construction a new interurban line between Saginaw and Bay City to be operated by this company along the east side of the river. The interurban equipment consists of eight large interurban cars, fifty-two feet in length, and having a seating capacity sufficient for fifty-six people. They are heavy cars, each driven by four fifty-horse-power motors. In addition to providing service between Saginaw and Bay City, the interurban line furnishes transportation facilities to the residents of Carrollton and Zilwaukee, the greater portion of which are employed in Saginaw. A freight and baggage service is





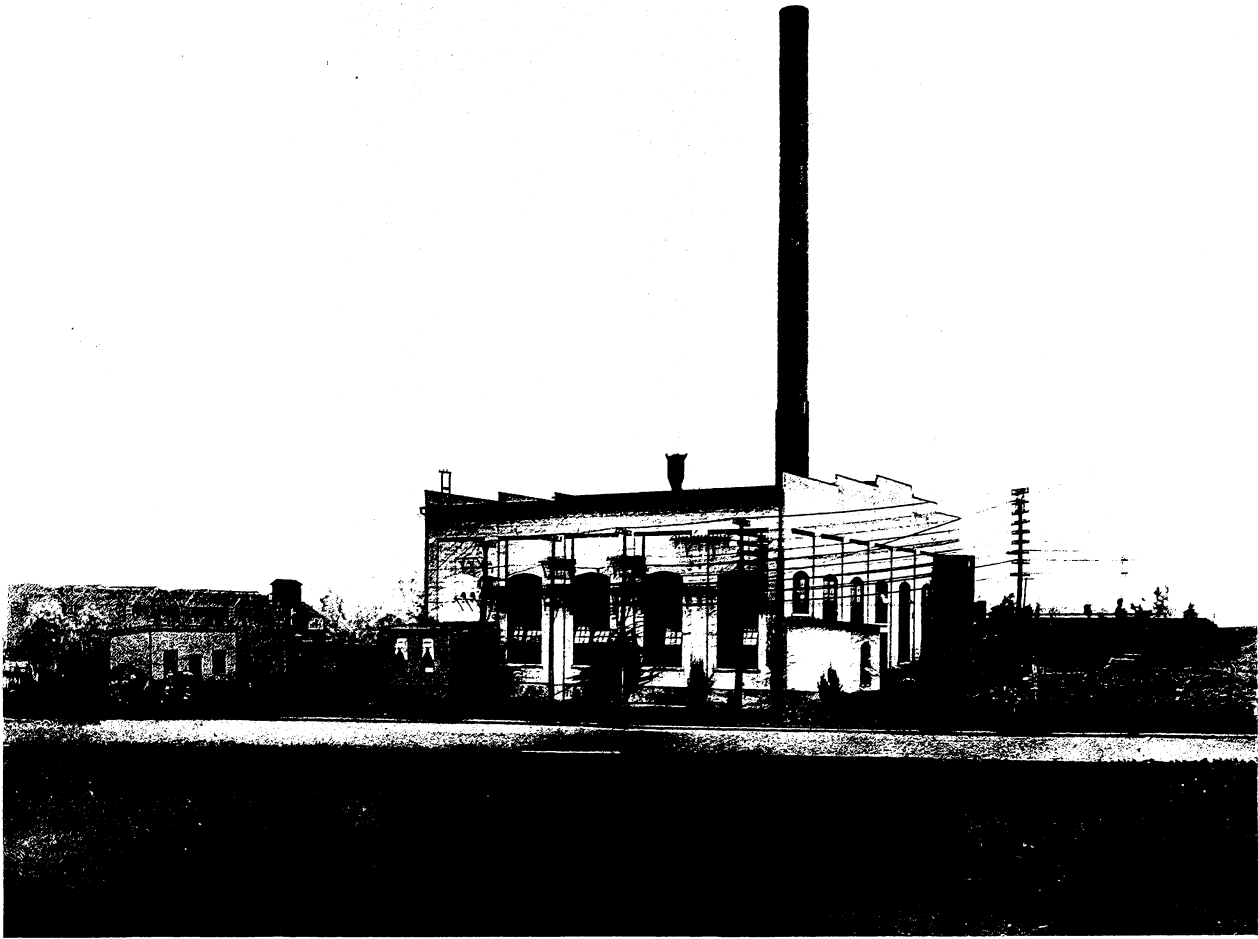
#### Public Sectarian and Parochial Schools

1, DURAND. 2, UNION. 3, MERSHON. 4, OTTO ROESER. 5, WILLIAMS. 6, DAVID H. JEROME. 7, BLISS. 8, HERIG. 9, MICH. LUTH. SEMINARY. 10, HOLY CROSS. 11, ST. ANDREWS ACADEMY. 12, S. S. PETER & PAUL.



#### Parochial and Sectarian Schools

1, ST. JOSEPH'S R. C. 2, ST. JOHN'S LUTHERAN. 3, ST. MARY'S R. C. 4, HOLY TRINITY R. C. 5, HOLY ROSARY R. C. 6, GERMAN R. C. 7, ST. PAUL'S LUTHERAN. 8, TRINITY EVANGELICAL LUTHERAN.



SAGINAW POWER COMPANY—STEAM ELECTRIC PLANT

also provided over the interurban line, and two round trips are made daily between Saginaw and Bay City, thus affording excellent shipping facilities for local dealers. The Saginaw Power Company furnishes electric light and power for both private and public purposes. On April 1, 1911, a reduction was made in the price charged for electricity to private consumers, and this reduction amounted to a decrease in the company's revenue of approximately twenty per cent. It was felt, however, that by reducing the price of electric light the citizens would be able to use it more freely, and that not only would the city and all its citizens be directly benefited, but that the company's business would increase as well. Upon January 1, 1911, the company voluntarily announced a reduction in the selling price of gas, applicable to all consumers. It is believed that with this reduced price of gas, industrial and manufacturing concerns will now be able to use gas in connection with the operations of their plants to great advantage. It is thus seen that the price of both electricity and gas in Saginaw has been reduced within the past year and a half, and this reduction has been made in spite of the fact that the trend of prices for all other commodities has been universally upward. The prices of the necessities of life have almost all advanced, and this has brought about an increase in the cost of labor. It is, therefore, seen that the expense of producing both gas and electricity has increased and that if the reduction in prices is to be justified, the company's business must be materially increased. Upon a consideration of the large investment and the immense volume of business transacted by these companies, it is evident that they contribute in a great measure to the business development of the city. For the past three years an average of \$8,900.00 was paid annually by the Saginaw-Bay City Railway Company to the city of Saginaw, as paving assessments. In addition the amount of the taxes paid to the city of Saginaw during the year 1911 by the Saginaw companies was \$39,324.03. There was also paid by these companies in Saginaw during the year 1911, as wages to employees, the sum of \$264,021.62, which is





ARTHUR HILL TRADES SCHOOL—IN COURSE OF CONSTRUCTION Jas. S. Kerns & Son, Contractors.

increased in 1912 to approximately \$300,000.00. This amount is paid out entirely to employees actually residing within Saginaw. A consideration of a few matters as those above referred to will serve to show that these companies are contributing materially to the welfare of the community, as this is not only noticed in the amount of money paid to the city by way of paving assessments and taxes, and the amount of money paid for the labor, but also for the thousands and thousands of dollars spent annually for materials and supplies purchased directly from Saginaw business houses and establishments. The Michigan State Telephone Company has within the city, five thousand six hundred four subscribers and employs one hundred nineteen people with a pay roll annually of \$54,344.00. The number of yearly city calls averages about eleven million seven hundred thousand and the long distance calls about two hundred fifteen thousand. The Valley Home Telephone Company has three thousand three hundred fifty subscribers in the city, and employs seventy-six people with wages and salaries totaling \$39,980.00 yearly.

### City Government

**S**AGINAW'S municipal affairs are entrusted to the management of a mayor and twenty aldermen. There are six standing committees of Finance and Auditing, Fire Department and Ordinances, Public Grounds and Poor, Liquor Bonds, Pavements and Sewers, Streets, Taxes and Damage Claims. The Board of Estimates contains six members and a clerk, the Board of Health seven members and a clerk, Board of Review five members, Board of

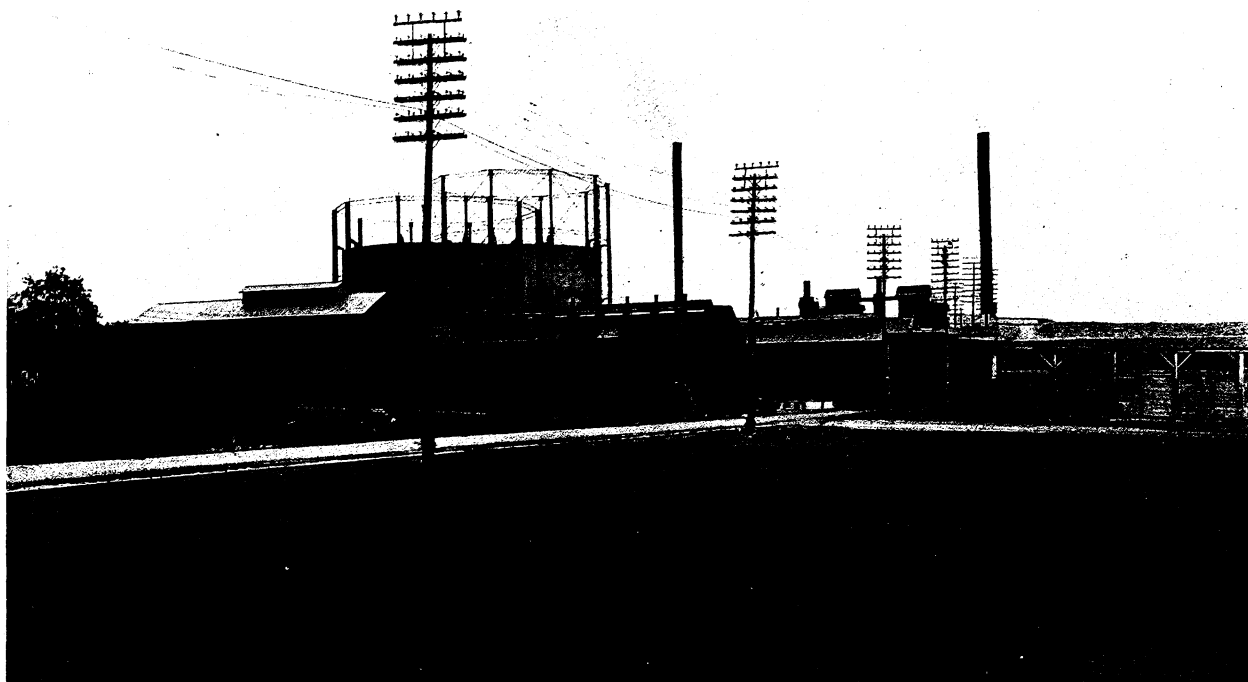
Park and Cemetery Commissioners five members and a clerk, Board of Public Works eleven members including the attorney, city engineer and superintendent, Board of Water Commissioners six

members and a clerk. There are twenty supervisors. The Police Department Board has eight members including a clerk, deputy clerk, attorney and surgeon. The federal government maintains an internal revenue collector, customs inspector, board of civil service examiners, pension examining



NEW YOUNG WOMEN'S CHRISTIAN ASSOCIATION BUILDING  
A. H. Ryckman, Contractor.





SAGINAW CITY GAS COMPANY PLANT

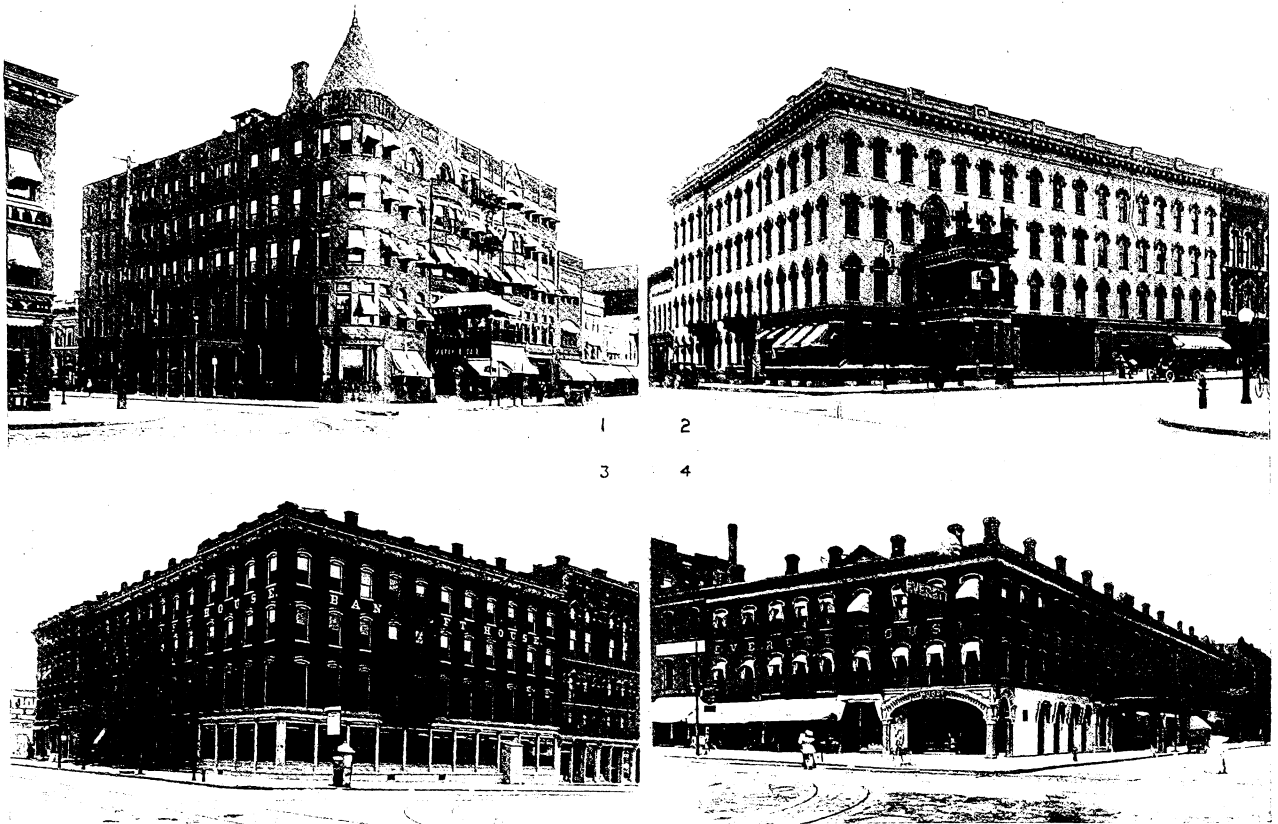
board, army and navy recruiting station. The judiciary consists of a Circuit Court, Probate Court, and Recorder's Court. The county officials number thirty. The present incumbents are worthy men and have done much to make the city government of Saginaw an ideal one.

### Streets and Parks

**S**AGINAW can justly lay claim to being one of the best paved cities of its size in the United States. The first thing that the stranger exclaims is, "What a finely paved city." The city has not neglected one of the most important features of city development—its streets. Hundreds of thousands of dollars have been expended in this department. There are two hundred twenty miles of streets, sixty-eight miles of which are paved with asphalt and brick. The sixteen public parks are extensive, well kept and patronized and contain two hundred forty acres, valued at three hundred sixty thousand dollars. These parks are contiguous to both the business and residence districts. Band concerts, base ball and other amusements are indulged in during the summer months at which times thousands of people congregate.

### Educational

**S**AGINAW, for a sixty thousand city, can properly lay claim to possessing an unusually large roster of educational institutions. Within the city's corporate limits are contained twenty-eight public and eighteen parochial and diocesan schools of various denominations. Besides the grade schools, there are two high schools and a manual training school which is one of the finest and most thoroughly equipped in America, erected at a cost of two hundred fifty thousand dollars. In addition, there is now in course of construction a west side trades school which, when completed, will represent a considerable outlay of expense and architectural elaborateness. The public schools employ two hundred sixty-eight teachers. There are seven thousand pupils enrolled. The value of these buildings is one million, one hundred thousand dollars. The curriculum employed embraces all grades and of the latest approved methods. These schools are all of modern construction, built of brick and stone with



**Four Leading Hotels of Saginaw**

1, VINCENT. 2, FORDNEY. 3, BANCROFT. 4, EVERETT.



**Interior Bank Views**

1, SECOND NATIONAL, SAVINGS DEPARTMENT. 2, BANK OF SAGINAW, WEST SIDE BRANCH. 3, GEO. L. BURROWS & CO. 4, SECOND NATIONAL, COMMERCIAL DEPARTMENT. 5, BANK OF SAGINAW, EAST SIDE.





### Views in Riverside Park

1, MAIN WALK ALONG RIVER FRONT. 2, PORTION OF LAWN, SHOWING ENTRANCE GATE IN BACKGROUND. 3, STREET RAILWAY LOOP, SHOWING LOADING AND UNLOADING PLATFORM. 4, A VIEW OF THE RIVER, SHOWING CANOE AND BOAT LANDING. 5, VIEWS OF PICNICKERS ALONG RIVER FRONT. 6, INTERIOR VIEW OF RESTAURANT AND CAFE.

spacious grounds for recreation purposes. The schools are located in wards, adjacent to the city car lines. The parochial and diocesan schools are of representative denominations and well patronized.

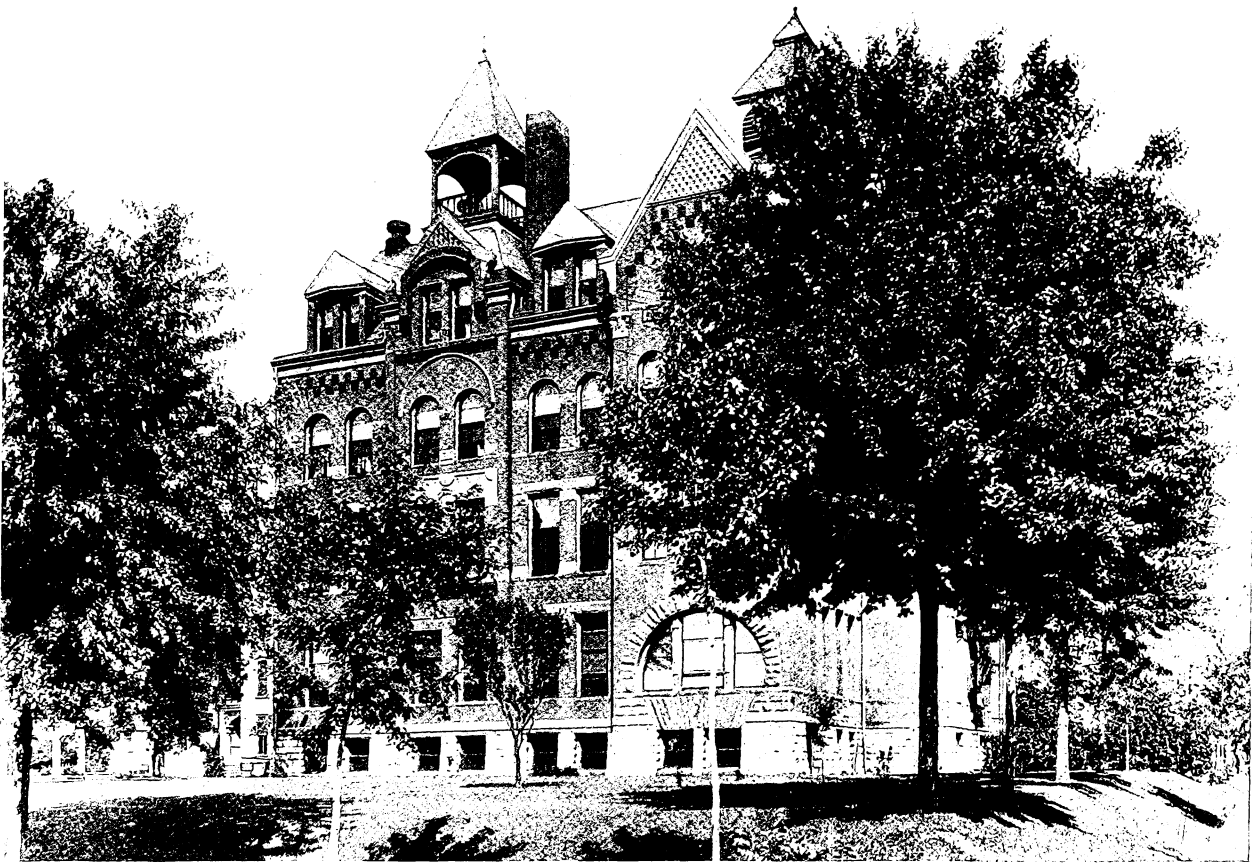
### Religious, Hospitals, Asylums and Homes



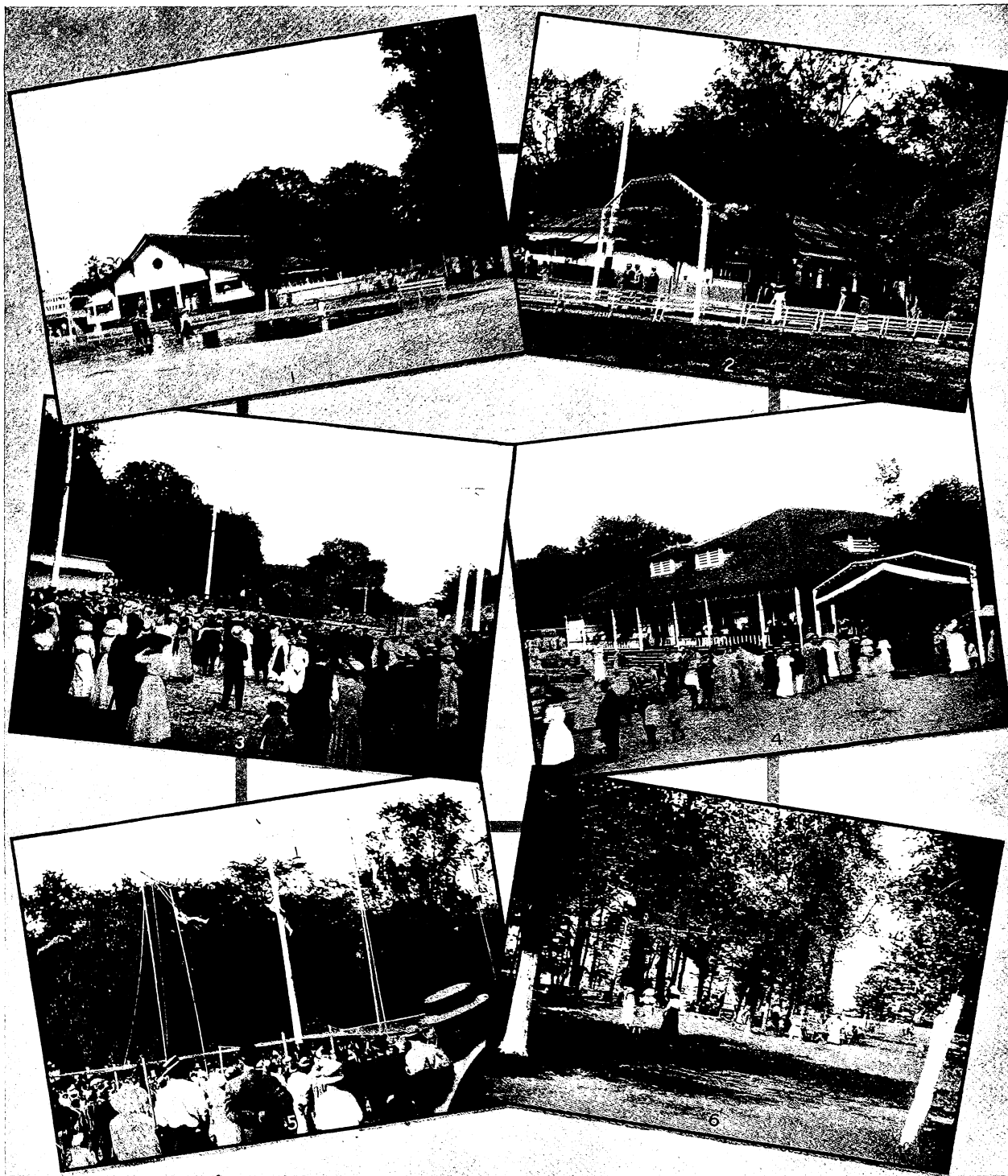
SAGINAW contains fifty-three churches and missions of all denominations. These edifices are of much architectural excellence and located on the main streets of the city. Modern construction and fine interior decorations are of the sort that make of these edifices a distinctive attraction. For works of charity and mercy, the hospitals of all cities are noted. Saginaw



EAST SAGINAW CLUB



ST. MARY'S HOSPITAL



### Scenes in Riverside Park

1, CHILDREN'S WADING POOL, AND DANCE HALL. 2, ROLLER SKATING RINK. 3, FREE OUTDOOR VAUDEVILLE ATTRACTION. 4, CAFE AND RESTAURANT HALL. 5, FREE AERIAL VAUDEVILLE ACT. 6, GROVE AND PICNIC GROUNDS.

is exceptionally noted for its complete institutions of this character. There are six hospitals here: The Saginaw General Hospital, Woman's Hospital, Christian Endeavor Hospital for contagious diseases, a Detention Hospital, Tuberculosis Hospital and St. Mary's Hospital. These institutions are doing much in an unostentatious way to relieve suffering and safe-guard the health and lives of Saginaw people, and are modern, ably managed and equipped as the most advanced development of science will permit. The city is well endowed with homes and asylums. "The poor are always with us." This applies to every community. These institutions are well cared for by Saginaw citizens and personal large philanthropy. The St. Vincent's Orphan Home is a large, modern and finely equipped institution for the care and education of orphans of both sexes.



ELKS TEMPLE, NO. 47



NEW Y. M. C. A. BUILDING—WEST SIDE

Jas. S. Kerns & Son, Contractors.



WOMAN'S HOSPITAL



ST. VINCENT'S ORPHAN HOME



HIGH SCHOOL—EAST SIDE



HOME FOR THE FRIENDLESS

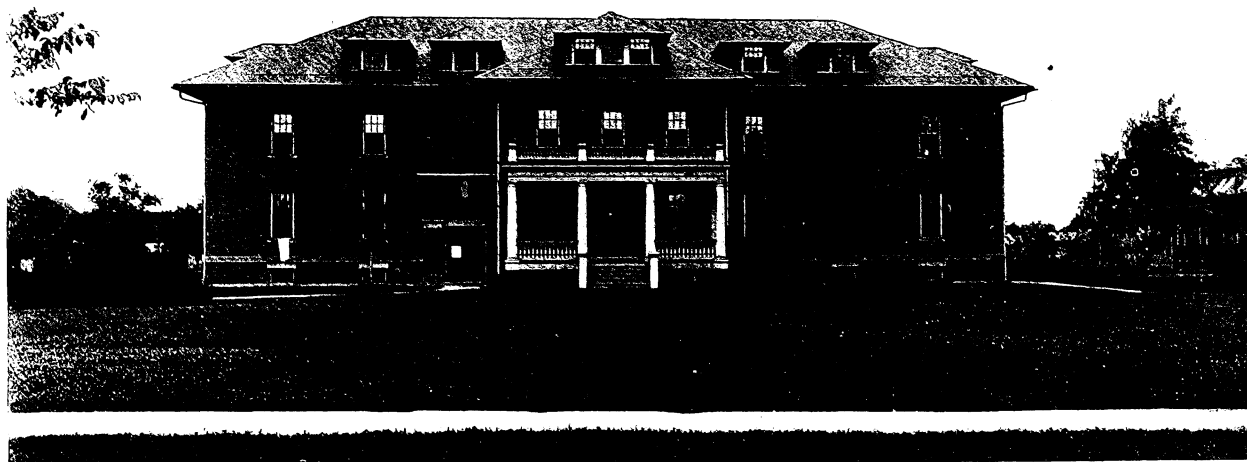




MICHIGAN EMPLOYMENT INSTITUTION FOR THE BLIND



WOMEN'S DORMITORY—MICHIGAN EMPLOYMENT INSTITUTION FOR THE BLIND



MEN'S DORMITORY—MICHIGAN EMPLOYMENT INSTITUTION FOR THE BLIND



### Public Buildings

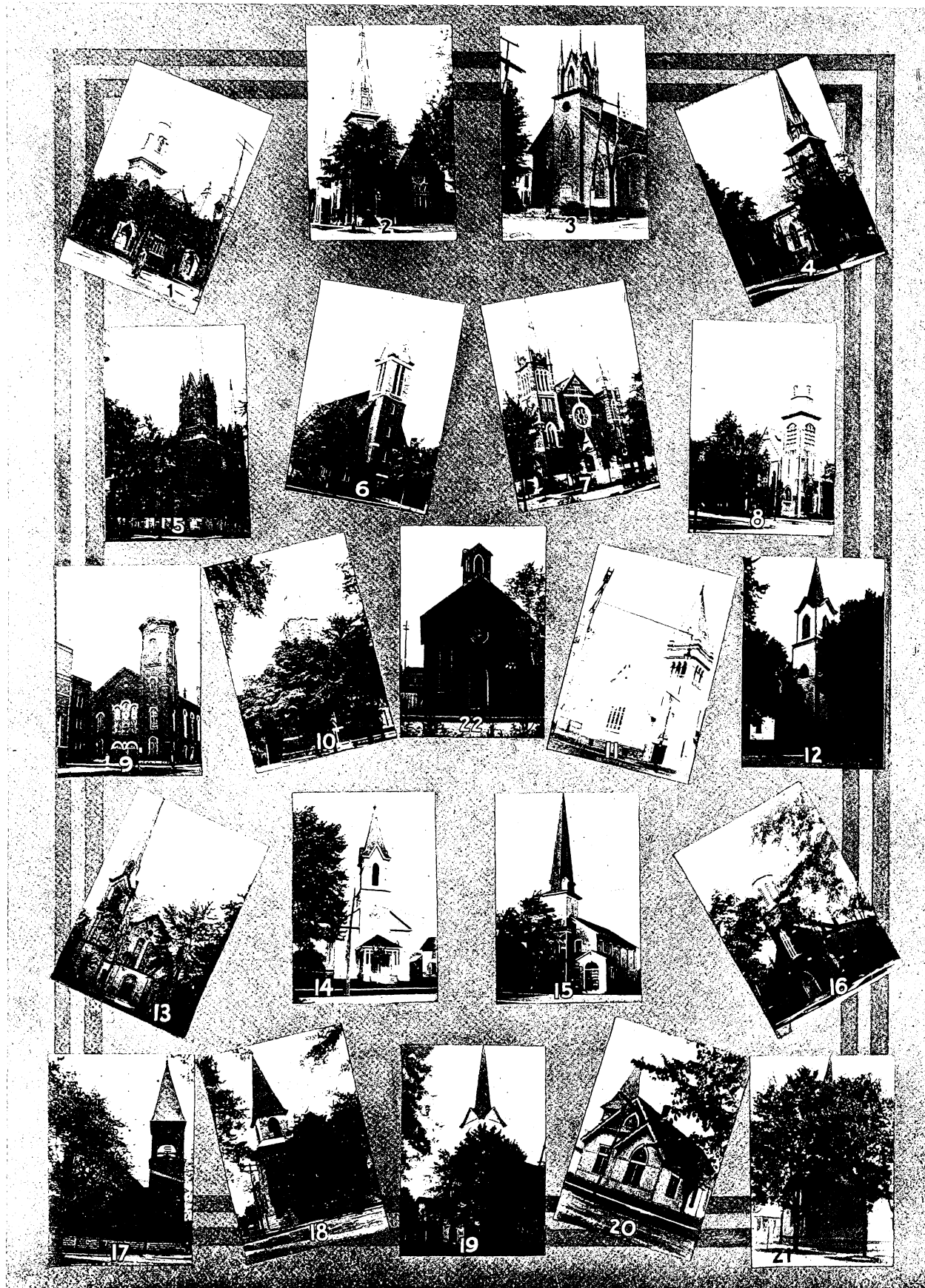
1, ARMORY. 2, MERRILL BLOCK. 3, KIRBY BUILDING. 4, ACADEMY. 5, WEICHMANN. 6, EDDY BUILDING.  
7, COURT HOUSE. 8, BEARINGER BUILDING. 9, MASONIC TEMPLE.





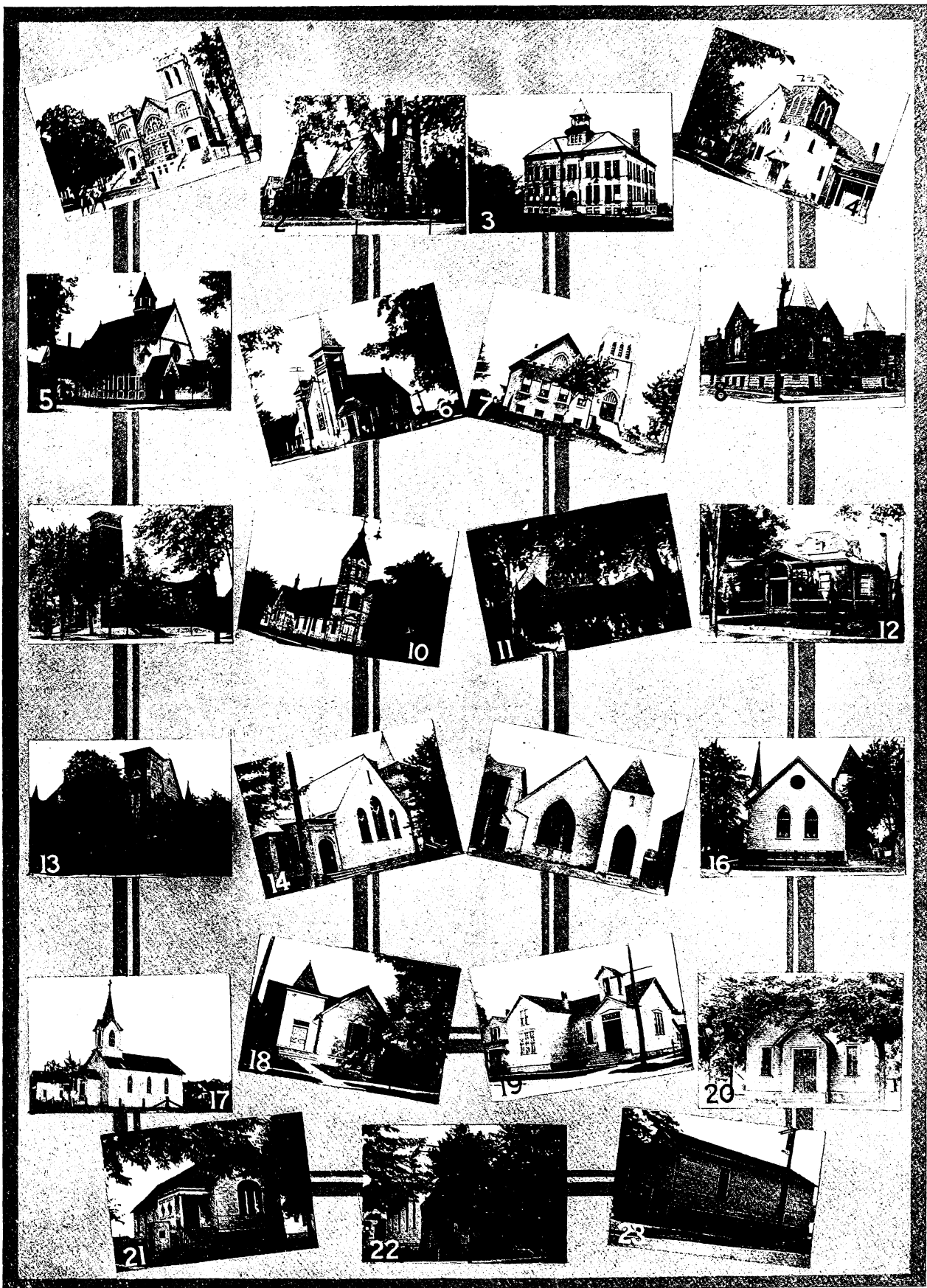
### Saginaw Public Schools

1, ARTHUR HILL HIGH SCHOOL. 2, POTTER. 3, JONES. 4, CRARY. 5, SWEET. 6, JOHN MOORE. 7, LONGFELLOW. 8, EMERSON. 9, WASHINGTON. 10, CENTRAL. 11, HOYT. 12, SALINA. 13, HOUGHTON. 14, STONE.



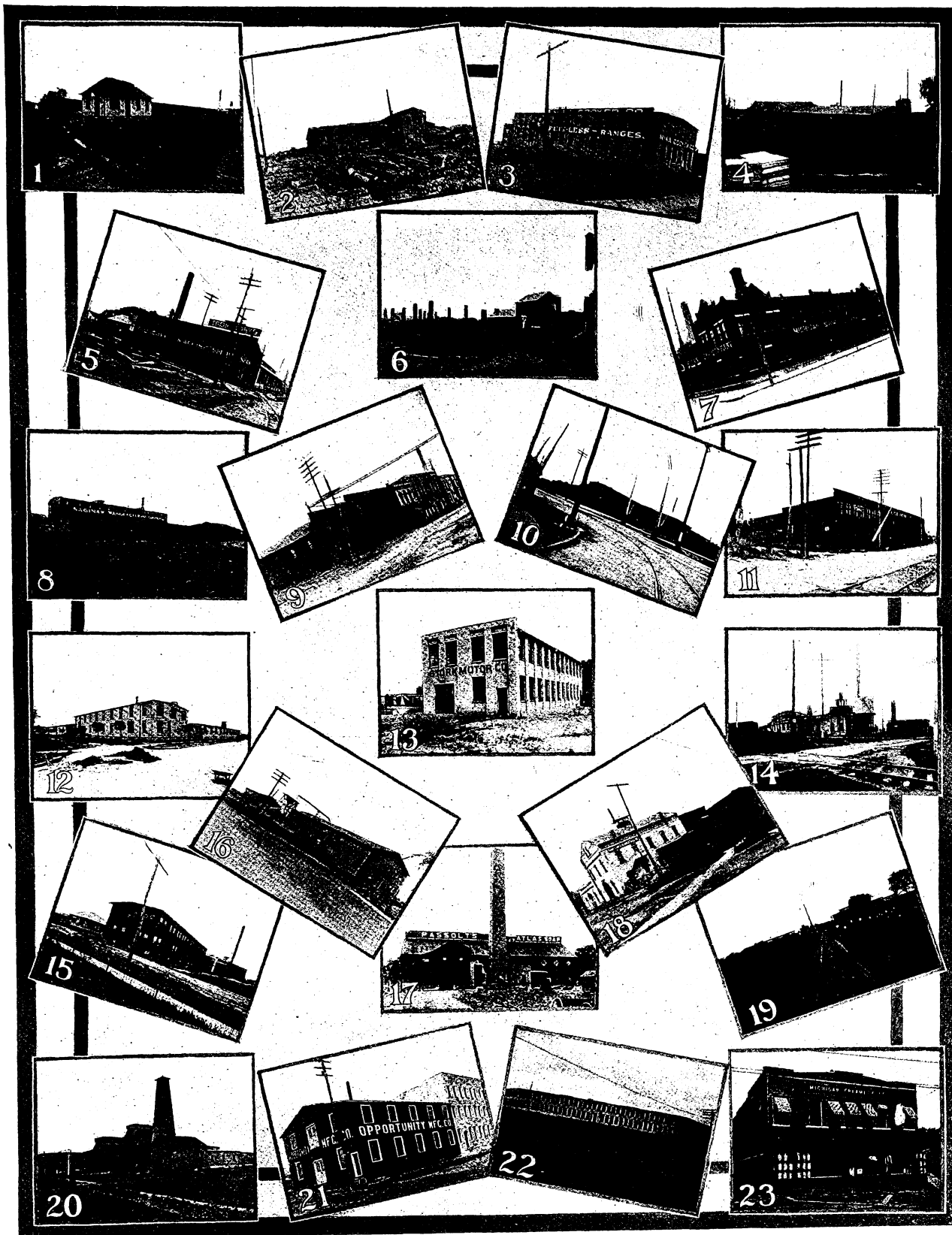
### Some Saginaw Churches

1, FIRST METHODIST EPISCOPAL. 2, FIRST PRESBYTERIAN. 3, ST. JOSEPH'S R. C. 4, S. S. PETER AND PAUL R. C. 5, SACRED HEART R. C. 6, HOLY ROSARY R. C. 7, ST. MARY'S R. C. 8, ST. JOSEPH'S EPISCOPAL. 9, FIRST BAPTIST. 10, ST. ANDREW'S R. C. 11, TRINITY GERMAN EVANGELICAL LUTHERAN. 12, ST. PAUL'S GERMAN LUTHERAN. 13, ST. JOHN'S GERMAN EVANGELICAL LUTHERAN. 14, ST. JAMES' GERMAN LUTHERAN. 15, FORDNEY AVE. BAPTIST. 16, HOLY CROSS LUTHERAN. 17, EPWORTH METHODIST EPISCOPAL. 18, FIRST METHODIST PROTESTANT. 19, ST. PAUL'S EVANGELICAL LUTHERAN. 20, IMMANUEL PRESBYTERIAN. 21, ZION LUTHERAN. 22, GERMAN METHODIST EPISCOPAL.



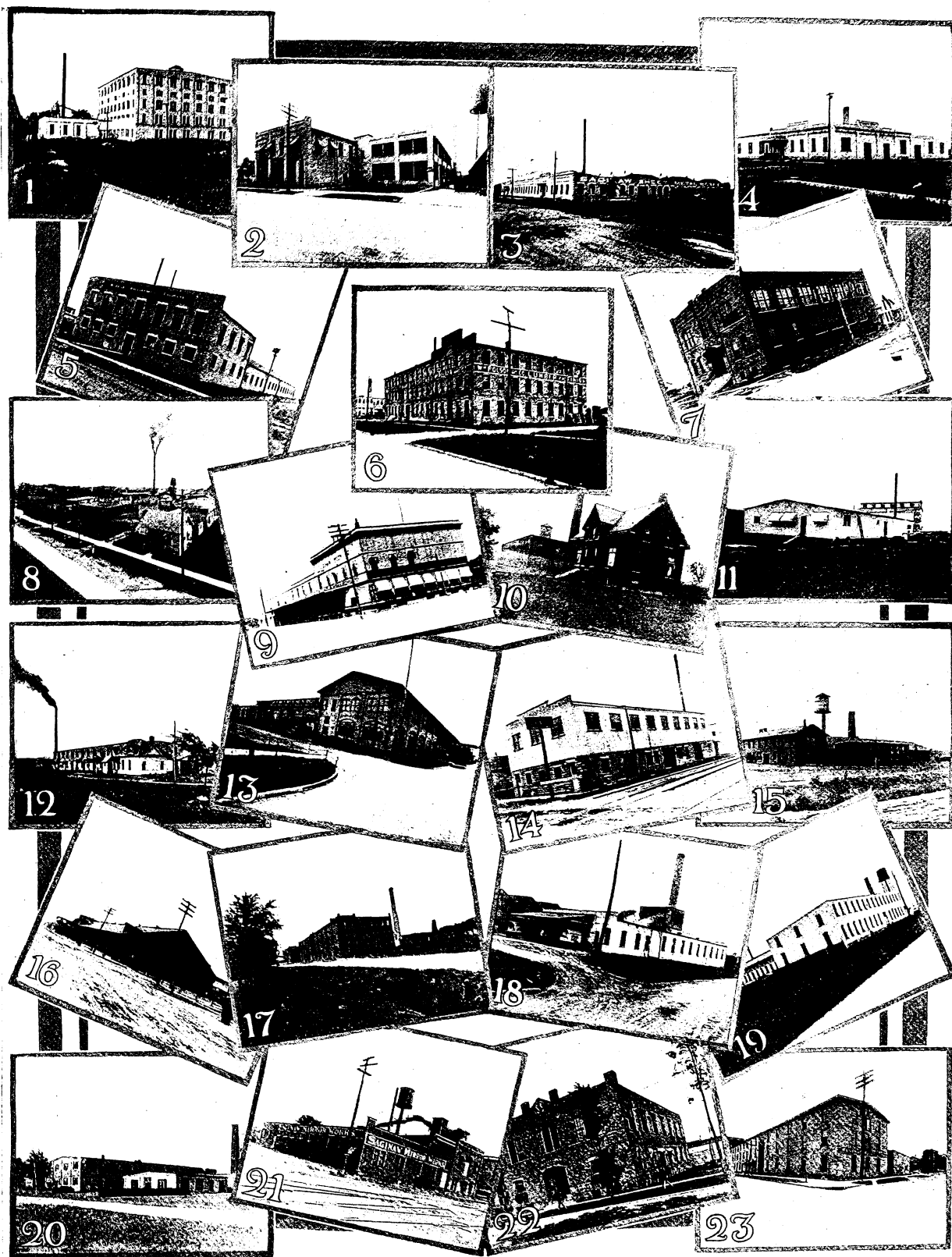
### More Saginaw Churches

1, MICHIGAN AVE. BAPTIST. 2, ST. PAUL'S EPISCOPAL. 3, HOLY FAMILY R. C. 4, WARREN AVE. METHODIST EPISCOPAL. 5, CHRISTIAN. 6, WASHINGTON AVE. EVANGELICAL. 7, MICHIGAN AVE. EVANGELICAL. 8, ST. MARK'S GERMAN EVANGELICAL. 9, FIRST CONGREGATIONAL. 10, CALVARY MEMORIAL EPISCOPAL. 11, WARREN AVE. PRESBYTERIAN. 12, CHURCH OF CHRIST. 13, JEFFERSON AVE. M. E. 14, GRACE PRESBYTERIAN. 15, BETHEL AFRICAN M. E. 16, AMES M. E. 17, ST. JOHN'S EVANGELICAL LUTHERAN. 18, SEVENTH DAY ADVENTIST. 19, FREE METHODIST. 20, SECOND METHODIST. 21, GENESEE AVE. CONGREGATIONAL. 22, GRACE ENGLISH LUTHERAN. 23, ZION BAPTIST.



### Some Saginaw Manufacturing Institutions

1, BROOKS MOTOR WAGON CO. 2, SAGINAW BASKET & VENEER CO. 3, MIKA COOKER CO. 4, BRUECK SECTIONAL BOOKCASE CO. 5, JACKSON CHURCH CO. 6, SAGINAW PAVING BRICK CO. 7, MICHIGAN SAW CO. 8, SAGINAW MFG. CO. 9, MITTS & MERRILL. 10, THOS. JACKSON CO. 11, FEIGE DESK CO. 12, SAGINAW WHEELBARROW CO. 13, STORK MOTOR CO. 14, MERSHON, EDDY, PARKER CO. 15, BERST MFG. CO. 16, SAGINAW WOOD PRODUCTS CO. 17, PASSOLT SOAP CO. 18, SAGINAW LADDER CO. 19, HEINZ COMPANY. 20, SAGINAW CHEMICAL WORKS. 21, OPPORTUNITY MFG. CO. 22, MARQUETTE MOTOR WORKS. 23, MICHIGAN CREAMERY CO.



### Some Saginaw Manufacturing Institutions

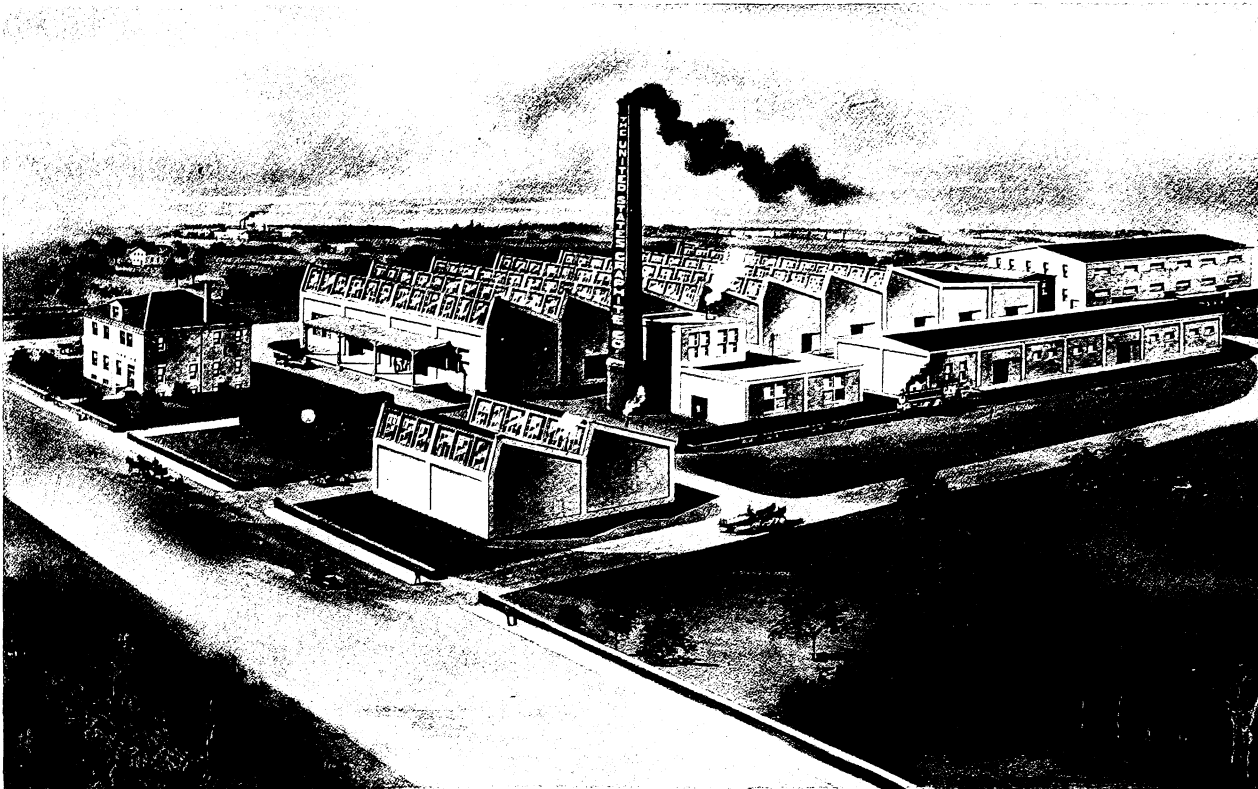
1, SAGINAW MATCH CO. 2, JACKSON, CHURCH, WILCOX CO. 3, SAGINAW SHEET METAL WORKS. 4, NELSON BROS. 5, WILCOX ENGINEERING CO. 6, WM. POLSON CO. 7, CLAIR KNITTING CO. 8, STRABLE MFG. CO. 9, SAGINAW BEEF CO. 10, BROOKS MFG. CO. 11, MICHIGAN PACKING CO. 12, PALMERTON WOODENWARE CO. 13, A. F. BARTLETT & CO. 14, SAGINAW SASH & DOOR CO. 15, ARGO ELECTRIC CO. 16, PERE MARQUETTE R. R. SHOPS. 17, EDWARD GERMAIN CO. 18, SAGINAW PURE ICE CO. 19, KOENITZER TANNERY. 20, A. F. FARRELL CO. 21, SAGINAW MIRROR WORKS. 22, SAGINAW SILK GARMENT CO. 23, SAGINAW SHOW CASE CO.





PLANT OF THE MICHIGAN SUGAR COMPANY

**W**HEN it is considered that the sugar production of the world now amounts to about 20,000,000 long tons, each year, some idea of its vast commercial importance is had. This enormous quantity of the commodity is grown and refined for the purpose of commerce, and through that universal channel is turned over to the human race for its consumption. And to the uses of sugar there is no end. Its food value is great; it is enjoyed for itself, aside from this value, and it enters into innumerable forms for consumption, from the raw article as it appears upon the tea tables of civilization, to the most exquisite confections and delicate pastries. Its use is common to all, and fortunately it remains within the reach of all, so that it is at once one of the most common and the most used of the many articles of food consumed by mankind. For many ages the only sugar known to man was that grown in and produced from the sugar cane. This kind of sugar dates back to remote antiquity, and is common to tropical and semi-tropical countries, historians and scientists agreeing that as far as can be decided its original home is Hindoostan, where it is still a main product. But late in the eighteenth century, there began to be manufactured for commercial purposes the beet sugar, and today, this form of sugar production has grown into a very important industry, especially in the United States, where it flourishes tremendously, our own state of Michigan being among the leaders in the departure. The honor of discovering that sugar existed in and could be extracted from the common beet belongs to Marggraf, of the Berlin Academy of Science, who made his important discovery in 1747. A vast interest was aroused by the discovery, and Europe began to grow the beet for sugar quite extensively. It was not for some half century later, however, that the discovery was turned to the purposes of commerce, this stage of the development bringing fame to Karl Franz Archard, a pupil of Marggraf's. It was he who commercialized the discovery, and Germany reaped the first fruits of his work, though the work does not appear to have been very successful financially until of recent times. First experiments were made in the United States, in 1830, by a couple of Philadelphia gentlemen, but the industry was not firmly established upon a paying basis until 1875-80. Since that time it has flourished greatly, and the sugar beet industry grew in importance year by year. In Michigan it is especially strongly established, a condition due largely, very largely, to the intelligent and consistent work of the Michigan Sugar Company which has its headquarters in Saginaw. This company has indeed done a splendid work for the beet sugar industry, which is not only a source of reliable and large revenue for the farmers and beet growers, but which has created numerous industries in the shape of by-products.



UNITED STATES GRAPHITE COMPANY

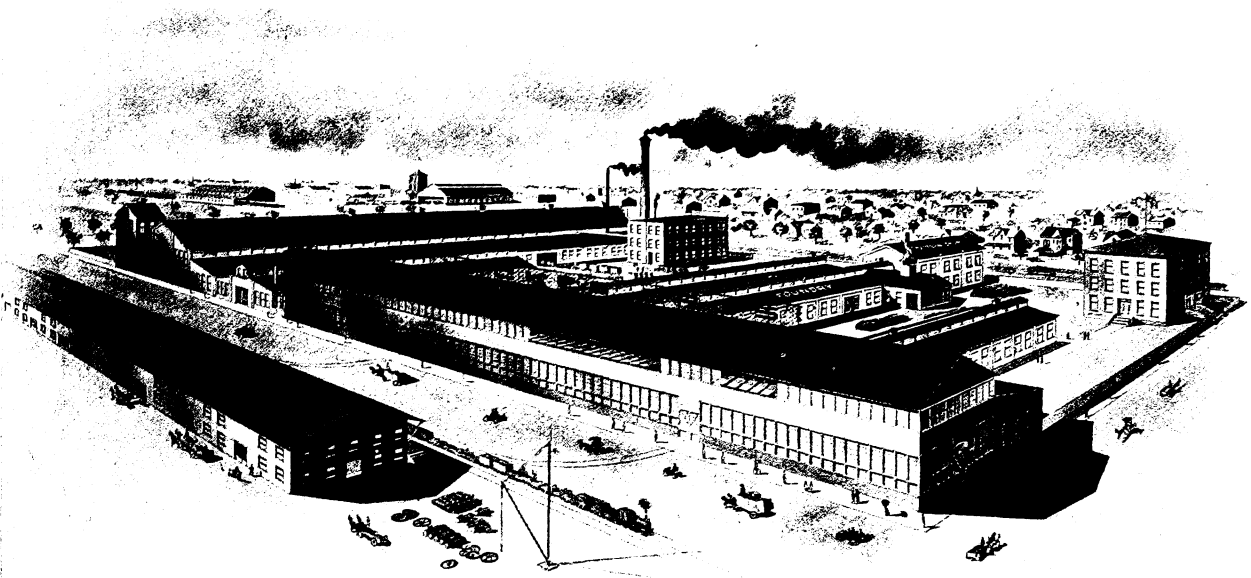
**A**LTHOUGH graphite, also called plumbago and black lead, is a mineral used by all of us in one form or another every day of our lives, few have much of an idea of the many purposes for which it is utilized and still fewer more than a passing knowledge of its origin. Graphite is found in many parts of the world but seldom in paying quantity or quality. It comes from Mexico, from Ceylon, from Europe, from Asia, and occurs frequently throughout the United States and Canada. The greatest production on this continent however, is in Mexico at mines operated by the United States Graphite Company. It may be well to direct attention to the fact that there are two formations of graphite, Crystalline or "flake" and Amorphous or non-structural, as well as to the fact that to be best suited to manufacturing purposes graphite must be pure—uniformly pure—and capable of the most minute pulverization in order to permit of its intimate and permanent incorporation with other materials. Flake graphite, for instance, is not available for pencil making because it is incapable of fine pulverization, remaining always, no matter how finely divided, in the form of mica-like flakes and for the same reason its presence in high grade paints and lubricants is undesirable. Amorphous graphite, on the other hand, is susceptible of reduction to impalpable and gritless fineness and is of a nature to combine readily and intimately with other materials—in pencil making with clay, in grease making with oil, in paint grinding with the vehicle, etc., etc. Our Mexican graphite is of the Amorphous variety and we use it to the exclusion of flake graphite in the preparation of all of our different products. The Santa Maria graphite deposits, so called from the name of a grant upon which they are situated, are located about twenty miles south of the mining town of La Colorada, in central Sonora, Mexico, and are owned and operated by The United States Graphite Company of Saginaw, Michigan. The headquarters house and the main shaft are situated upon a hill perhaps one hundred feet above the valley. At present work is being carried on from two shafts known as the west shaft, about seven hundred feet west of the headquarters house, and the north shaft, about the same distance northeast of the house. A number of beds of graphite occur, at least seven. Only one is exposed in the west shaft, but in the north shaft six beds have been cut out. The graphite after mining is all brought to Saginaw and treated in the Company's plant here. Quantities of material are ground to different grades of fineness for different uses and in addition the Company makes a line of graphite paint, graphite lubricants of all kinds, including greases, graphite or plumbago, foundry facings, graphite for electrotyping, graphite for pencil making, graphite for cleaning boilers of scale and a great many other products and devices. Besides giving us the common lead pencil, graphite lubricates our steam engines, automobiles, bicycles and every bearing surface where friction generates heat and wear. It forms the basis of paints, which are unaffected by the elements.



PLANT OF WERNER & PFLEIDERER

**S**AGINAW is known far and wide as having in its roster of manufacturers, several concerns who represent the biggest in their respective lines in the country. Among these are Werner & Pfeiderer, patentees and manufacturers of the celebrated kneading and mixing machines, bakers' and chemical machinery. This company was originally founded in Germany. In 1850 it was established in England and in this country, in Saginaw, in 1897. In the year 1912 it was incorporated and has a capital stock of \$750,000. From a small beginning, the business has increased year by year to the mammoth proportions it has now attained, making it one of the largest businesses of its kind in the country. The buildings housing this industry are, in point of space, sanitary conditions, apparatus and equipment, unequalled by those of concerns of like character. These structures, consisting of offices, warehouse and factory, occupy two acres of ground and afford 38,000 square feet of working space. Besides the head office at Saginaw the firm maintains branch offices at New York, Philadelphia and San Francisco, European houses at Cannstatt, Berlin, Cologne, Moscow, Vienna, Paris and London. One hundred twenty people are employed by this firm and 3,500 tons of raw material are consumed annually in the making of their famous products. The reason why the Werner-Pfeiderer "Universal" Kneading and Mixing Machine cannot be surpassed is due to the fact that it is the only apparatus which combines in itself a perfect mixer with a thoroughly efficient kneader. It is entirely distinct from all others, and the striking success it has attained in all parts of the globe proves that it is an apparatus of unsurpassed qualities and first-class construction. These kneading and mixing machines are of very solid construction and usually built in iron and steel. As to speed, blades, etc., the firm constructs special machines to suit the numerous requirements of various trades. There are now over 20,000 "Universal" Kneading and Mixing Machines at work in all parts of the world. In addition, Werner & Pfeiderer are builders of steam pipe draw plate and Peel ovens, loaf dough dividers, rounders, with a capacity of from nine hundred to three thousand loaves per hour. Also macaroni and vermicelli machinery, dough molders, blenders, sifters, water tempering and measuring tanks, shafting, pulleys, belts and all engineering fittings. Rubber, paper, celluloid, gun powder are also included in the line. The firm solicits inquiry and will promptly send special catalogues on application. The managers of this firm are men of intelligence and great moral worth. Their products are a fitting advertisement of the city of Saginaw and the same are well known in every land.





#### WICKES BROTHERS AND THE WICKES BOILER WORKS

**OVER** fifty years old is the firm known all over the world as Wickes Brothers, of Saginaw, Michigan, being one of the concerns that is properly reputed as "Old Established," and which has with the passing years contradicted nature by becoming more vigorous, young and progressive, until today it stands high, very high indeed, among the big manufacturing institutions of not only Michigan, but of the United States; an institution which has carried the name of its home into lands far and near, and which is ever broadening the field of its operations. The plant and its operations grow from day to day with a singular absence of noise, excepting that which may be discovered without exceeding difficulty by a visit to the interior of the shops where the actual work is carried on, and the city which is its home and headquarters is not, as a community, by any means aware of its magnitude or importance. The combined plants now occupy about six city blocks, three hundred feet by three hundred feet each, besides having a dock frontage on the Saginaw river of four hundred feet, from which any port may be covered upon the Great Lakes. The companies possess, in short, the shops, the facilities, the knowledge and experience necessary to the design and construction of the best of machinery and boilers, viewed from all standpoints. The two companies employ constantly all the way from three hundred fifty to four hundred men, to say nothing of the complete and well organized office staffs. Officers at the head of the concern known as Wickes Brothers, are: President and Treasurer, Harry T. Wickes; Vice-president and General Manager, Wm. J. Wickes; Secretary, W. L. Miles. The officers of the Wickes Boiler Company are: President, Wm. J. Wickes; Vice-president and General Manager, E. C. Fisher; Treasurer, Harry T. Wickes; Secretary, F. H. Payne. In addition to the operating plant at Saginaw, Wickes Brothers have branch warehouses at Jersey City, N. J., and Pittsburg, Pa., and also in addition to the operations here briefly referred to they do a large business in buying and handling second-hand engines and machinery. The value of such a concern to the industrial life of Saginaw cannot well be estimated. Not only is it a large and constant employer of skilled labor, but its output going into about every nook and corner in the United States has done a vast deal to favorably advertise the city. Immense quantities of supplies are annually bought; the enormous fuel bill incurred by the firm goes mostly to the Michigan mines, and the stimulus to general business life of the community is invaluable. Starting with the very birth of the city, actually cutting a place and habitation for itself out of the original forest, the house of Wickes Brothers is so much a part of Saginaw as to constitute one of its arteries, and the progress and prosperity of the concern have properly come to be looked upon as identical with the progress and prosperity of the city itself. Wickes Brothers was established in July, 1860, upon the east bank of the Saginaw river, at Saginaw, Michigan, under the firm name of H. W. Wood & Company. In 1869 the firm name was changed to Wickes Brothers, Mr. Wood having been bought out by the other partners, H. D. Wickes and E. N. Wickes. In 1883, articles of incorporation were taken out in the state of Michigan under the name Wickes Brothers, and is capitalized at one million dollars.



FARMERS HANDY WAGON COMPANY

**T**HE Farmers Handy Wagon Company is a feature in the many big concerns of which Saginaw boasts. It was organized and incorporated in 1895, and it is capitalized at three hundred thousand dollars. The firm confines its attention solely to the manufacture and sale of Saginaw Silos and to the sale of whirlwind Silo Fillers. Some idea of the increasing demand for these silos may be gained by the fact that two hundred twenty-five sold in 1905 and six thousand in the present year. The plant, located at the corner of Hess and Sheridan Streets, is splendidly equipped in every department with the latest improved models of machinery and every comfort and convenience is amply supplied for the corps of workers employed at the plant, including a nicely appointed dining room and reading room. One hundred and twenty-five persons are regularly employed, while, during the six months of the busy season, the number is two hundred. The company maintains large factories also at Des Moines, Iowa; Minneapolis, Minnesota; and Cairo, Illinois. A new factory is also under way at Fort Worth, Texas. The officers comprise well known Saginaw men, including C. W. McClure, President; F. P. Cory, Vice-President; Edward Germain, Treasurer; J. V. Davis, Secretary and H. W. Kinney, Sales Manager. Corn silage has passed the experimental stages. Practically every agricultural college and experimental station in the central and eastern states has demonstrated that it is the cheapest stock feed grown, considering its value as a milk and fat producer. The money expended for a silo is the best paying investment a farmer, stockman, or dairyman can make. A good silo will pay for itself readily in the first six months' feeding. A. C. Anderson, in charge of the department of Dairy Husbandry, at the Michigan Agricultural College, says: "The silage question has been pretty well threshed over in Michigan, and there are almost no doubters as to its value as a food for dairy cows. The Michigan Agricultural College maintains that the farmers of Michigan can produce more cow feed on an acre by using corn than by using any other plant, and that they can preserve this in better condition for feeding a dairy cow in the silo than in any other way." It is the consensus of opinion of practical dairy men and scientific demonstrators, that the stave silo in the present form, with the improved anchoring system offered with the Saginaw Silo, represents the ultimate development of the silo. Inspection of the plant is cordially invited.



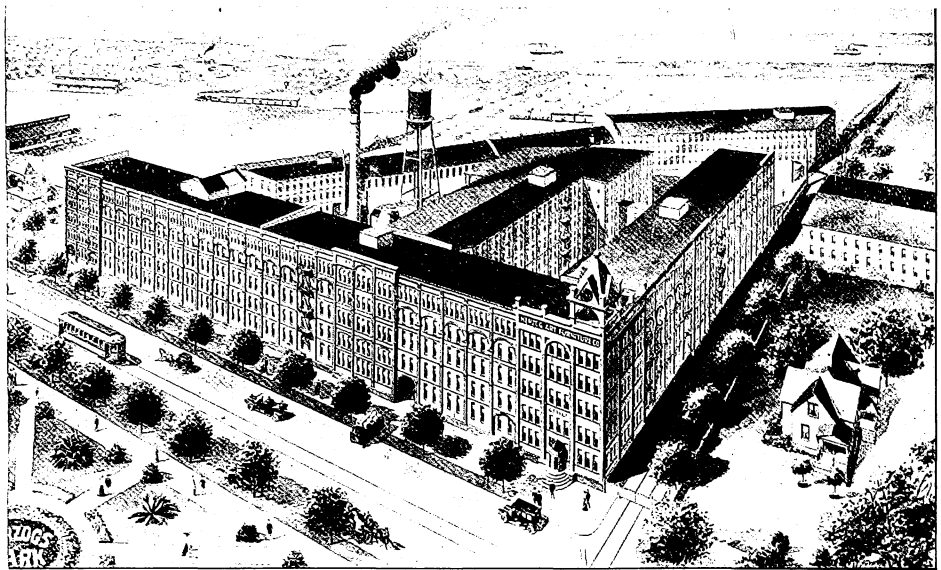
E. A. ROBERTSON COMPANY

2, NEW ADDITION TO MAIN OPERATING ROOM. 3, MAIN OPERATING ROOM. 4, CUTTING ROOM, SECOND FLOOR.

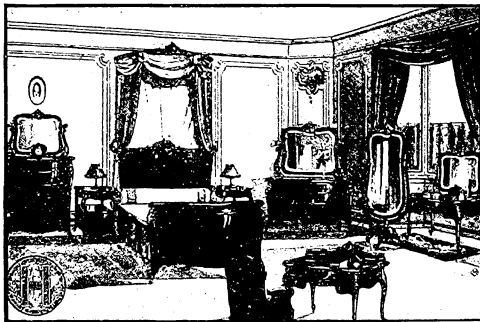
**T**HIS is one of the most uniformly prosperous of the many important industries, of which Saginaw boasts. This business was established in 1897, and can therefore, point with pride to a record of fifteen years of profitable operation. The business is that of making high grade costumes and waists for women. The beginning was made in a small way, when only ten machines were used and a dozen people employed. At present the concern occupies an up-to-date factory building, consisting of three stories and affording thirty-two thousand four hundred square feet of floor space. The work rooms are sanitary, light and convenient and are amply supplied with machines and apparatus of the most modern patterns for the rapid and perfect manufacture of this special line of work. The operators employed, of whom there are three hundred fifty, are those who have a thorough knowledge of their individual tasks. The increasing volume of business necessitates the services of six expert designers who visit the famous fashion centers of Europe annually, and have entree to the establishments of the leading masters of fashion. The costumes, dresses and waists fashioned by this house are eagerly sought by discriminating buyers for many of the leading women's apparel shops of the best shopping centers of the country. Each model produced in the work rooms of this concern carries the unmistakable stamp of style, is built on modish lines and bears a chic appearance, that appeals to the smartly dressed woman of refined tastes. The fabrics used, embracing silks of a wide variety, chiffons, velvets, and satins are the choicest offered in both foreign and domestic markets. The trimmings are all that the most exacting could desire and include many importations, giving these garments an individuality in design and finish, not to be found in the average ready-to-wear product. The quality of the materials used and the high grade of workmanship in evidence has made the products of this concern widely and most favorably known to the trade in this special line, as the yearly increasing volume of business most positively testifies. A corps of seven competent salesmen represent the firm in every state in the union, and in the principal cities of Canada, selling exclusively to dealers in high grade wares. The E. A. Robertson Company maintains a permanent office at 1182 Broadway, New York City, where a special force of representatives meet the buyers. The officers of the Company are: E. A. Robertson, President and Treasurer; E. L. Hackstadt, Vice President and A. C. Strickland, Secretary. The officers together with F. B. Gage form the board of directors.

# HERZOG ART FURNITURE COMPANY AND SAGINAW TABLE AND CABINET COMPANY

**T**HE output of the Herzog Art Furniture Company, located on West Side of Saginaw, Michigan, includes medium and high grade furniture in six period styles for six different rooms—drawing room, bed room, dining room, library, music room, and hall. The designs of this company are uniformly good and always advanced, catching the trend of fashion in house furnishings. The concern



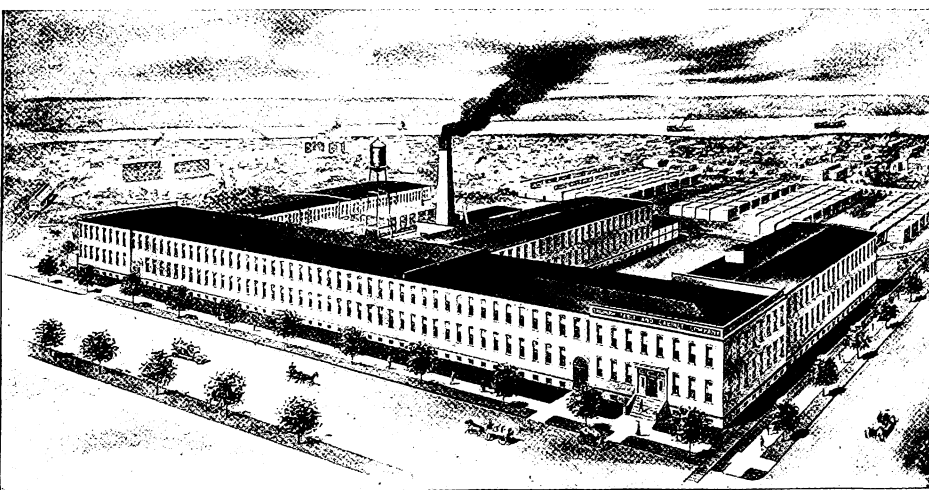
HERZOG ART FURNITURE COMPANY'S PLANT



has turned out a large line of goods at all times and has filled a large place in the business world.



The management of this plant is in charge of men well versed in the making of furniture,



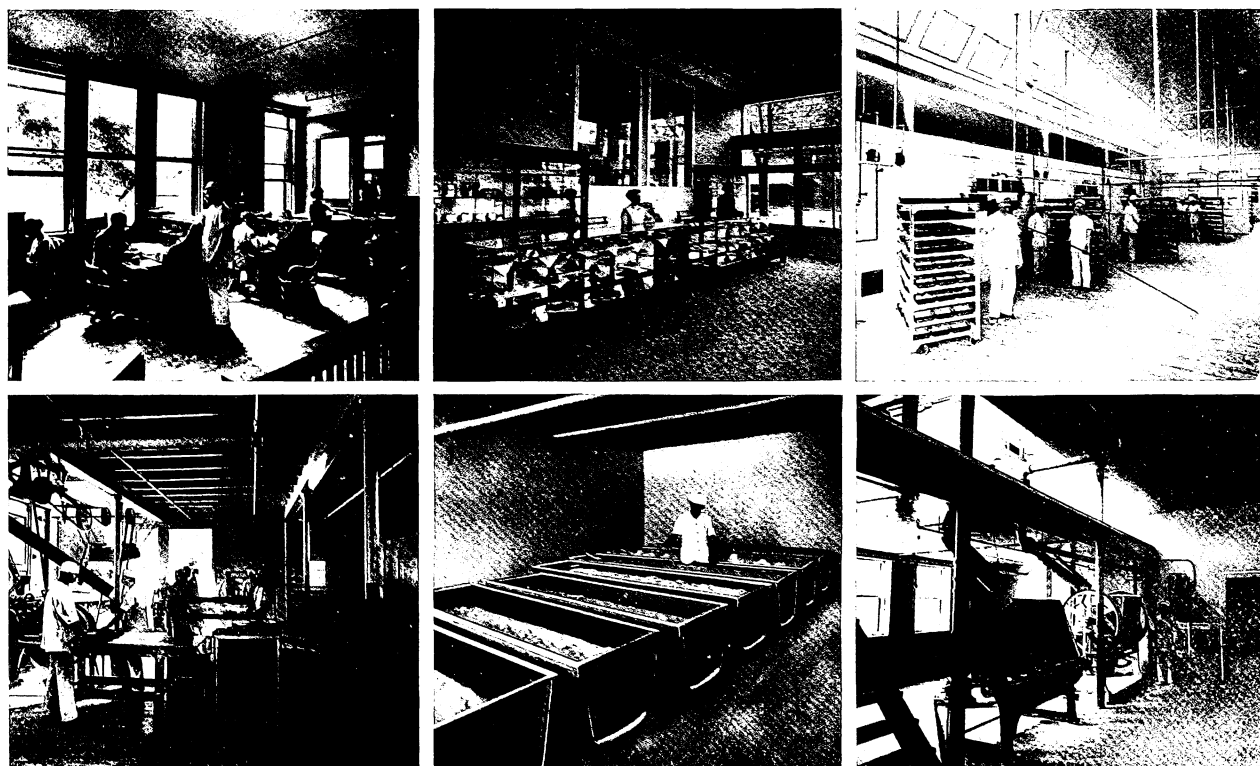
SAGINAW TABLE AND CABINET COMPANY

whose hands are on the pulse of the business world and at all times cognizant of its condition and movement.

The Saginaw Table and Cabinet Company manufactures library and center tables and dining room furniture of a high standard of quality and an excellency of design. The latest and most approved machinery and methods keep this firm at the forefront at all times.

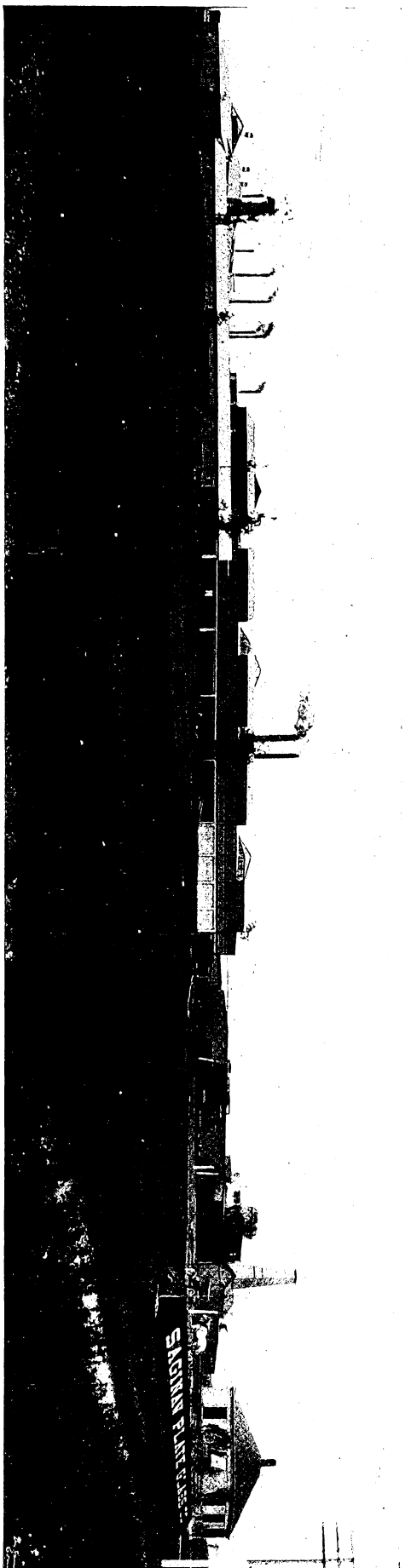


NEW PLANT OF WOLFARTH'S STEAM BAKERY



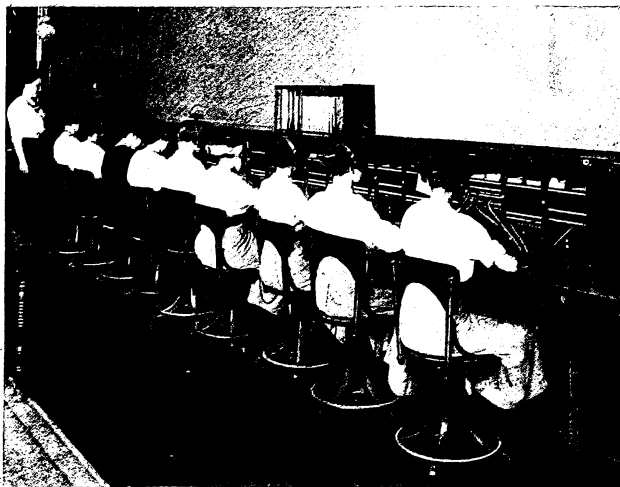
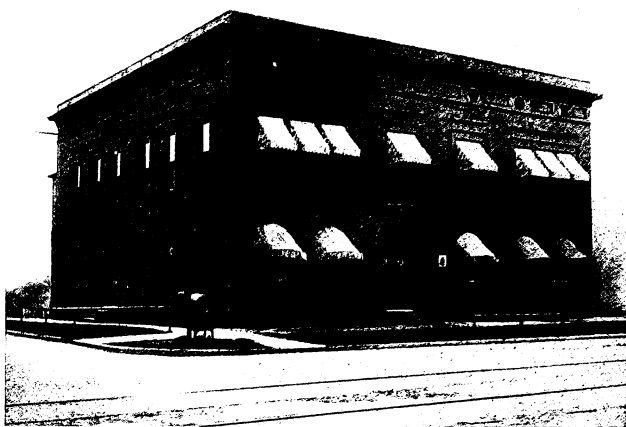
INTERIOR VIEWS OF WOLFARTH'S STEAM BAKERY (SEE PAGE 63)





SAGINAW PLATE GLASS COMPANY

**O**F the many important manufacturing plants of Saginaw, there are none more widely known or of more extensive operations than that carried on by the Saginaw Plate Glass Company, at the big works out on South Michigan Avenue. The very nature of the product makes this a most interesting as well as important industry, and it attracts much attention to Saginaw. Its products go to all parts of the country and bring back a large revenue, very much of which is directly spent in the city by the big force of skilled labor employed, and in addition to the very valuable article of plate glass, the establishment also makes enormous quantities of salt, of the finest quality, the best salt probably that is made anywhere. Glass, itself, is a most alluring and interesting study, and is one of the most highly prized of human discoveries, doing so much as it does to diffuse light, and helping so much as it does to brighten and cheer interiors, as well as to make homes, offices, business places, and establishments of all kinds pleasant and healthful, as well as clean. For there is no greater enemy of dirt and unsanitariness than light, and there is no more certain method of distributing light in abundance than through the use of glass. The art of glass making has progressed wonderfully during the past half century, and in no respect has the advance been more notable than in the product turned out by this company. Plate glass nowadays, is one of the indispensables for store fronts, office buildings, residences, show cases, table and dresser tops, and for many other purposes, and the demand for it grows constantly, in proportion as the world grows and develops. The Saginaw Plate Glass Company contributes in no mean measure to the supplying of that demand, and its product bears high reputation, which constantly tends to the increase of the output. The Saginaw Company was established and incorporated April 1, 1901, and is capitalized at \$900,000. It is housed in extensive premises of brick, containing all modern equipment for carrying on the art in its highest development, the plant covering eight acres, and the operations of glass and salt making occupying two hundred forty thousand square feet of working space. There are employed at the works four hundred twenty men, the yearly salary list and payroll amounting to \$250,000, these figures giving some idea of the importance of the institution. Some sixty thousand tons of raw material are used annually by the company, and it ships out twenty-six thousand tons of finished product, having a value of \$850,000. By the use of a new "lehr," or annealing kiln, the concern is now able to turn out plates of glass, of as large a size as twenty-three by thirteen feet, in addition to such other sizes as the market demands. Sand, lime, soda, ash, salt cake, charcoal and arsenic, are the raw materials entering into the manufacture of glass, and these are brought in in enormous quantities. A great deal of clay, of a special quality, for the making of crucibles or melting pots, is also imported, these crucibles being made in the plant. The operations of melting, annealing and finishing the plate glass are of exceeding interest, and the enormous retorts are also of great interest. It takes about twenty-four hours to melt and fuse the raw materials entering into the manufacture of plate glass, and the heat developed necessary to accomplish this is intense.

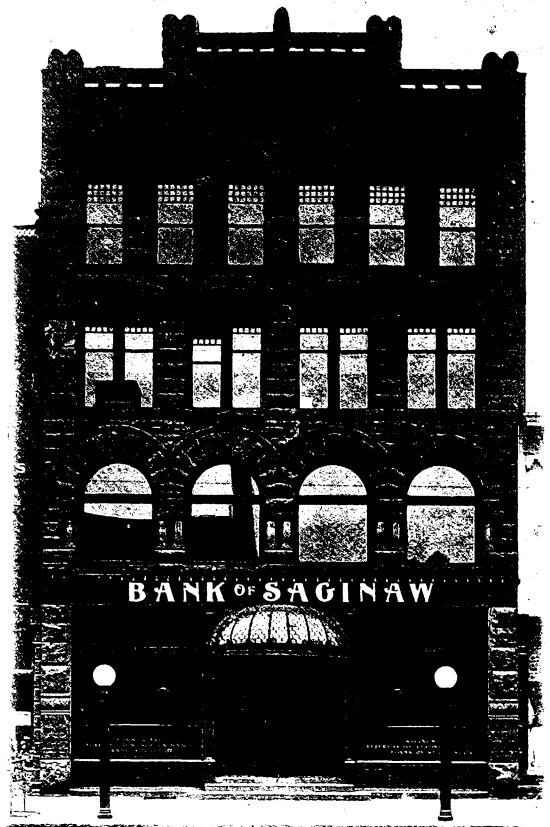


BUILDING AND INTERIORS OF OPERATING ROOMS OF MICHIGAN STATE TELEPHONE CO. AT SAGINAW, MICH.

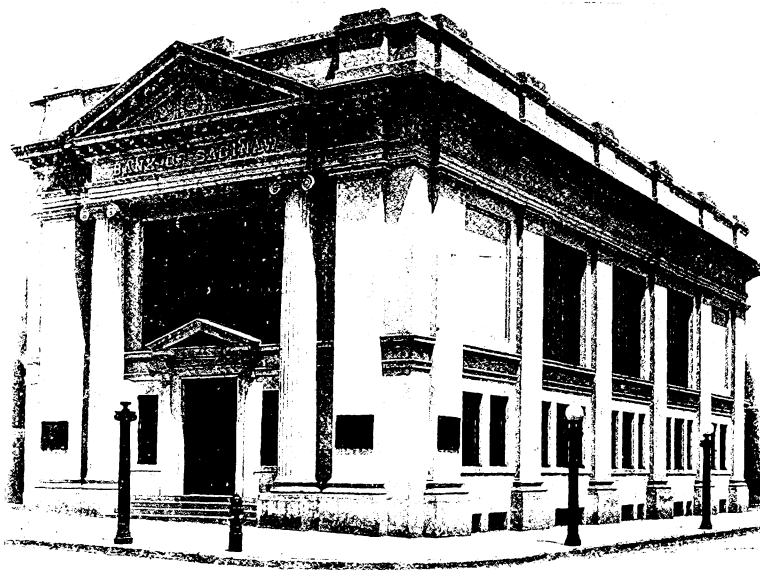
**D**AILY use of the numerous great inventions and discoveries of this age rather tends to depreciation of the sense of their wonderfulness and vast importance, and people grow to acceptance of these things as quite in the ordinary course of everyday life. This is particularly true of the telephone, one of the most marvellous and most useful of the many inventions arising from the discoverer's researches into the wonders of electricity. The services performed by the telephone in the world's affairs are inestimable in their value, and facilitate the operations of business, as well as the social and other affairs of everyday life as no other agency can or does. In this connection the name of the Michigan Bell Telephone Company stands out most prominently as the guarantee of efficiency, satisfaction to telephone users, and completeness and thoroughness of service; a service which covers the continent from end to end, and which is the most far reaching of its kind in the world. Each day in Michigan twenty-seven hundred Bell Telephone girls are asking, "Number, Please," a million times, and seventy-five girls are being schooled by the company's operating department to ask the question. For the company maintains training schools to care for rapid increase in business, and for vacancies, so that the public service may never suffer; and these pupils are actually paid to learn the business, and to learn to be skillful and courteous in handling calls. Great stress is laid upon this matter of courtesy, by the company, and every one of its busy, wideawake and trained girls is imbued with the principle of always being courteous. The telephone girl is courteous and she appreciates courtesy in others; for courtesy not only pays, it expedites business and makes it more satisfactory for all concerned. Saginaw has its share of bright and busy telephone girls, among the one hundred nineteen employees of the company in this city, and a satisfactory idea of the comfortable and splendidly equipped home in which they work is given in the accompanying illustrations, at the head of this story. These girls minister to the telephone wants of no less a number than five thousand six hundred four subscribers, who have established a record of eleven million, six hundred seventy-three thousand, eight hundred ninety-five local calls yearly, as well as two hundred thirteen thousand three hundred thirty long distance calls for the same period. There is paid out annually to the Saginaw Bell Telephone employees a large sum for salaries, all of which revenue is mostly expended among the business men of the city, the employees being necessarily resident and buying all their supplies here.



**F**OR more than a quarter of a century the Bank of Saginaw has been one of the strongest banking houses in Saginaw, as well as in the state. Established in 1888, this bank has enjoyed a continuous record of prosperity and substantial growth. The bank is capitalized at \$500,000 with a surplus of \$500,000 and undivided profits, \$275,000. The report of June 14, 1912, shows cash on hand and in banks, \$1,779,579.88; property, \$167,500; bonds, loans and discounts, \$8,205,768.43; savings deposits, \$5,000,000; total deposits are largest, outside of Detroit, of any bank in Michigan. This bank operates both an East and West side office. The location of both banks is central, adjacent to the heart of their respective business centers and the quarters are conveniently designed and well constructed. Every branch of commercial banking is conducted. The bank is fully equipped in all departments and offers every courtesy consistent with conservative banking. There are a large number of safety deposit vaults of various sizes which may be obtained at a very reasonable rental. These insure absolute security for deeds, mortgages, stocks, notes, wills, insurance policies, abstracts, leases, receipts, jewels or valuables of any kind, as they are absolutely fire and burglar proof. The boxes are at all times in charge of a special officer, who extends every courtesy to patrons and visitors. The policy of the bank has been and is, conservatively progressive. Its business has been confined to strictly legitimate banking. The continued growth and influence, as indicated by its statements and the good will of its customers, are very tangible evidences of the esteem in which the institution is held by all concerned. The steady increase in business which has come to the Bank of Saginaw since its inception, has been a source of much pride to the stockholders and management and it is evidence of the fact that the public appreciate a strong and reliable bank. With ample capital, many years' experience and a conservative management, this bank offers every reasonable inducement to those wishing relations such as a Savings Bank has to offer. The entire resources of this bank secure its commercial and savings deposits alike. The officers are: Benton Hanchett, President; Otto Schupp, Vice President and Cashier; C. A. Khuen, Vice President and Assistant Cashier; C. M. Coplin, Assistant Cashier; S. S.



BANK OF SAGINAW, EAST SIDE



BANK OF SAGINAW, WEST SIDE

Roby, Assistant Cashier; F. J. Schmidt, Assistant Cashier; J. Holland-Moritz, Auditor. The directors are: Helon B. Allen, William Barie, A. P. Bliss, Arnold Boutell, Charles E. Brenner, Edgar D. Church, William C. Cornwell, L. T. Durand, Fred J. Fox, Benton Hanchett, Theodore Huss, C. A. Khuen, F. G. Palmerton, E. A. Robertson, Ezra G. Rust, Otto Schupp, G. M. Stark, E. P. Stone, W. J. Wickes. These men are all well known in the business world and add prestige to the bank, giving it strength and stability in addition to the solidity imparted by its conservatism and careful management. Many people have found its facilities most suited to their needs.

**T**HE banking condition of a city is the sure barometer of the commercial and industrial activities and landed values. Saginaw is fortunate as regards her financial institutions. The Second National Bank of Saginaw stands on a pedestal as a financial institution based on conservatism and the utmost care in the transaction of its business. Unsurpassed in volume of business, it is unsurpassed in safety and solidity. Its success in the banking world has been based on a due regard for the safety of its patrons and a strict following of the narrowest road of caution and honesty. This bank forms a bulwark of strength and is a factor in the development of Saginaw's rapidly growing enterprises. This institution, has, through the long years of its existence, watched and helped by its financial aid, many concerns who today rank amongst the largest concerns in the country. The Second National Bank of Saginaw was organized and incorporated in 1871, and has successfully passed through the financial vicissitudes of the past forty-one years, with an unbroken record of conservatism, fair-dealing and absolute safety to its depositors. By a judicious and liberal policy, this bank has aided materially in promoting business enterprises in Saginaw and has been an active factor in the prosperity of the city. The banking house is advantageously located on North Washington

Avenue near Genesee Avenue, conveniently close to the city's business section and its quarters are well appointed and fully equipped. The departments of the bank are commercial banking, savings and safety deposit vaults. Each of these departments is well equipped and managed by competent and courteous employees. The capital stock of this bank is \$500,000 and its statement at the close of business June 29, 1912, as rendered to the Comptroller of the currency showed a surplus fund of \$400,000 and that of undivided profits, \$37,500.

There are four thousand seven hundred depositors with total deposits of \$4,600,000. The total in resources amounts to \$6,000,000. Interest on savings deposits is paid at the rate of three per cent and savings accounts may be opened with one dollar or more. A savings account will provide for emergencies which are likely to arise in every life. The child who wishes to form the habit of saving; the husband and wife saving for a "rainy day"; the professional man who wishes to save the fruits of an exceptional year; and the business man setting aside his private income and surplus profits, should all open a savings account. The bank has also a Safety Deposit Vault Department, which offers absolute security against fire or burglary at a moderate rental. These boxes are of various sizes to meet the several needs. These vaults are in charge of a special custodian and afford the utmost privacy and protection. Conservative progressiveness has been the watchword of the bank ever since it opened its doors and these have won. The bank offers to its patrons the service of trained business minds for advice in business matters and many a man in Saginaw has received advice as to his business that has been invaluable and has spelled success for his efforts. This branch of its activities has brought it into close touch with commercial affairs and has bound many patrons by ties of gratitude and obligation



SECOND NATIONAL BANK

that are as real an asset as actual cash in making for strength and solidity. The Second National Bank stands for the best in banking and not an iota is allowed in deviation from this standard, public confidence and trust being exemplified in every way by those who have come into touch with the institution. The officers are: George B. Morley, President; Walter S. Eddy, Vice President; Albert H. Morley, Vice President and Edward W. Glynn, Cashier. The directors are all prominent Saginaw business men.

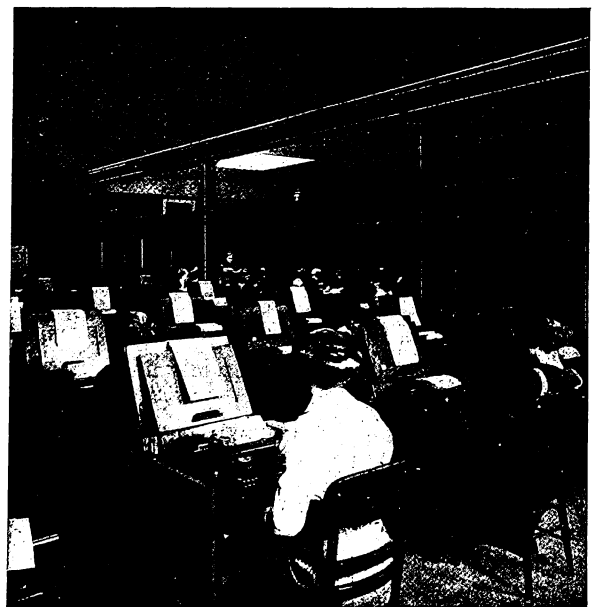


BLISS-ALGER COLLEGE-OFFICE PRACTICE DEPARTMENT

**T**HE Bliss-Alger College was founded with the especial purpose of meeting the particular needs of that ever increasing class of students who desire the best possible instruction that shall train them for competent business men and women. This school offers the student a most complete and thorough course in book-keeping, shorthand and typewriting, as well as in the subjects incidental to business practice and ethics. Since its inception, six years ago, the Bliss-Alger College has graduated about twenty-five hundred pupils, four hundred fifty having finished during the current year 1911-'12. Every graduate has been assisted to a position. Special training is provided commercial teachers, for becoming instructors in the Bliss system, the only actual business system used by any American Schools or Colleges. This system is published by this school and is used in approximately five hundred other colleges. The school equipment is that of a modern office, where all the latest office appliances are considered necessary for the rapid performance of its daily routine of business. The Bliss-Alger College affords every facility for the successful study of shorthand and typewriting. The system is a standard system presented in the simplest manner possible. The typewriters are all new, up-to-date machines, all the standard makes of machines being used. The book-keeping instruction is thorough, practical, and individual. The principal is in constant touch with each student and personally sees that no time is wasted and that each student progresses under the most favorable conditions and completes the course in the shortest time possible, consistent with thoroughness. One of the best recommendations a young man or woman can have in seeking a position is a neat, legible, and rapid handwriting. An expert penman is in charge of this work. It not only aids in securing employment, but in any calling is one of the strongest elements of promotion and success. The methods of instruction have won the endorsement of the business men, not only of this city, but all through the state. The college is located at 126 North Washington Avenue and 127 North Franklin Street, extending through one entire city block.



SHORTHAND DEPARTMENT

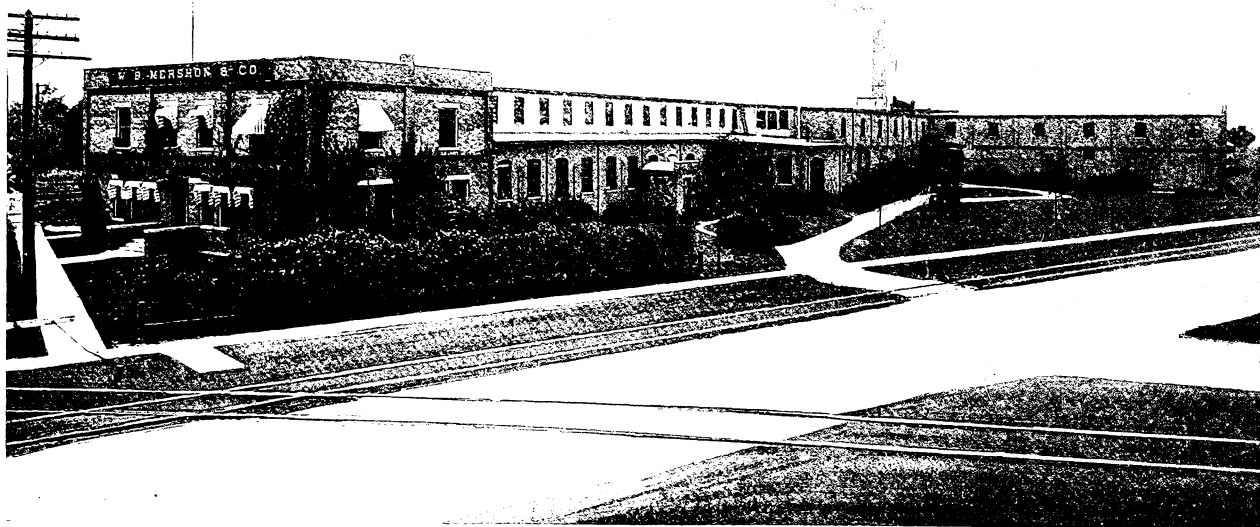


TYPEWRITING DEPARTMENT

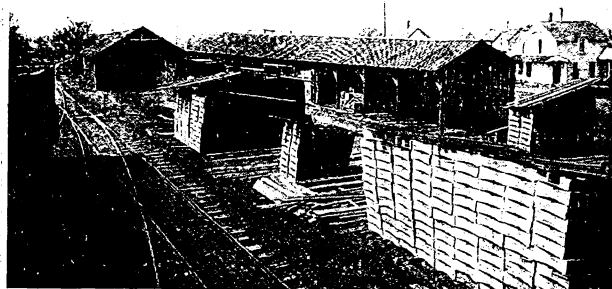


SAGINAW DAILY NEWS

**T**HE Saginaw Daily News was established May 2, 1881, and from the time of its first issue, it has steadily progressed, not only keeping pace with the progress of the community in which it has been published, but keeping in the lead at all times in a manner which becomes a newspaper as a co-operating factor towards a city's growth and prosperity. The popularity attained by the News in its field can readily be appreciated when it is known that its circulation extends into practically every home in the city of Saginaw, and that out of a population of slightly in excess of fifty thousand people, in the city of Saginaw alone it enjoys a circulation of ten thousand copies daily. Neither is its circulation confined to Saginaw alone, as it extends into upwards of ten thousand homes in contiguous territory to Saginaw. The News' readers read the News because of its value to them as a newspaper, fair and impartial at all times, independent in politics, and in an everlasting endeavor to serve its patrons with the best news obtainable the world over. Its news services are not excelled by any newspaper. In addition to the full Associated Press service, it has the full Newspaper Enterprise Association service with many other special services, the best that can be procured, and maintains New York, Chicago, and Washington correspondents besides upwards of two hundred fifty correspondents throughout the state of Michigan. Its mechanical equipment consists of a battery of linotype machines, and all the latest appliances and equipment known to the printer's art, and it is printed with a Goss Straight Line Perfecting Press with a capacity of twenty-four thousand papers per hour. The Saginaw News is more than a business, it is an institution. Through the constant and everlasting co-operation on the part of every employe of this institution, in addition to the more than three hundred newsboys who are engaged in delivering the News to Saginaw subscribers, the News becomes more popular and more sought after every day. Its ever increasing circulation together with its increasing volume of advertising patronage, attests to the fact that fairness and impartial treatment of news is a big factor in its success. The News' growth has not only been of the material kind, but it has also grown ethically, in that it is no longer the mouthpiece of any political party or partisan body, but treats all parties and all policies upon an equal basis, considering them only and entirely from the standpoint of what is best for the public interest at large. This is but the logical development of the sound policy which from the start established a high standard for the paper, a standard which has been steadily adhered to and advanced upon, as the years have gone. The News continues to be a real newspaper, and spares neither money nor effort to give the best service that is to be had. Ralph H. Booth, President, and Charles M. Greenway, General Manager, have done much to bring the News up to its present standard.



W. B. MERSHON & COMPANY



BRIGGS & COOPER COMPANY, LIMITED  
SHINGLE AND WHITE MAPLE YARD  
LUMBER AND TRackage

BIRD'S EYE VIEW SHOWING TRACK FACILITIES  
GENERAL VIEW FROM HOLLAND AVENUE

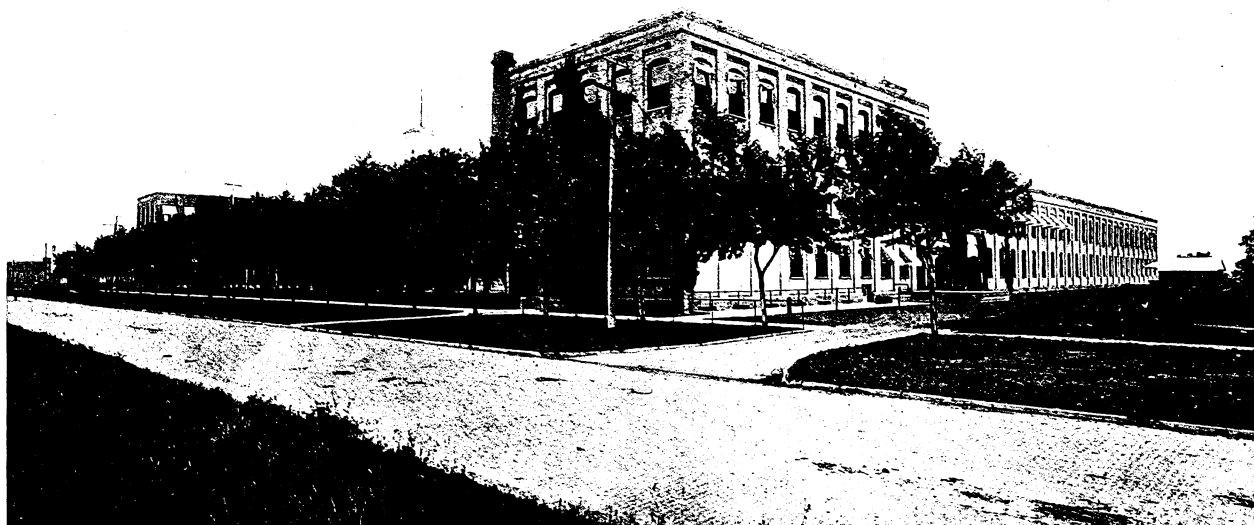
**T**HIS business was established in 1880 and incorporated in 1902. The Company is officered by: James Cooper, President; R. S. Cooper, Vice President and Samuel Cooper, Secretary and Treasurer. The firm does a wholesale business in Northern and Southern Hardwood lumber. The yard is located on a joint belt line track of the Michigan Central, Pere Marquette and Grand Trunk.





F. W. AND F. CARLISLE TANNERY

**F**IFTY years of continued success in the tanning of harness leather—that is the record of this firm. The maintaining of the standard of quality is what has brought success. The quality of the leather manufactured by F. W. and F. Carlisle is of the very best, being made from only the highest grade of hides. The process of tanning hides was at first a crude one, but the rapid and wonderful development and still increasing demand for an improved harness leather, have produced great changes and improvements in the methods of curing and tanning hides. This firm has adopted the newest methods and installed the latest machinery. With this careful attention and outlay, the product placed on the market is bound to be one which would mean increased sales. At present, there are one hundred twenty-five expert workmen employed, with an annual pay roll of \$65,000.00.



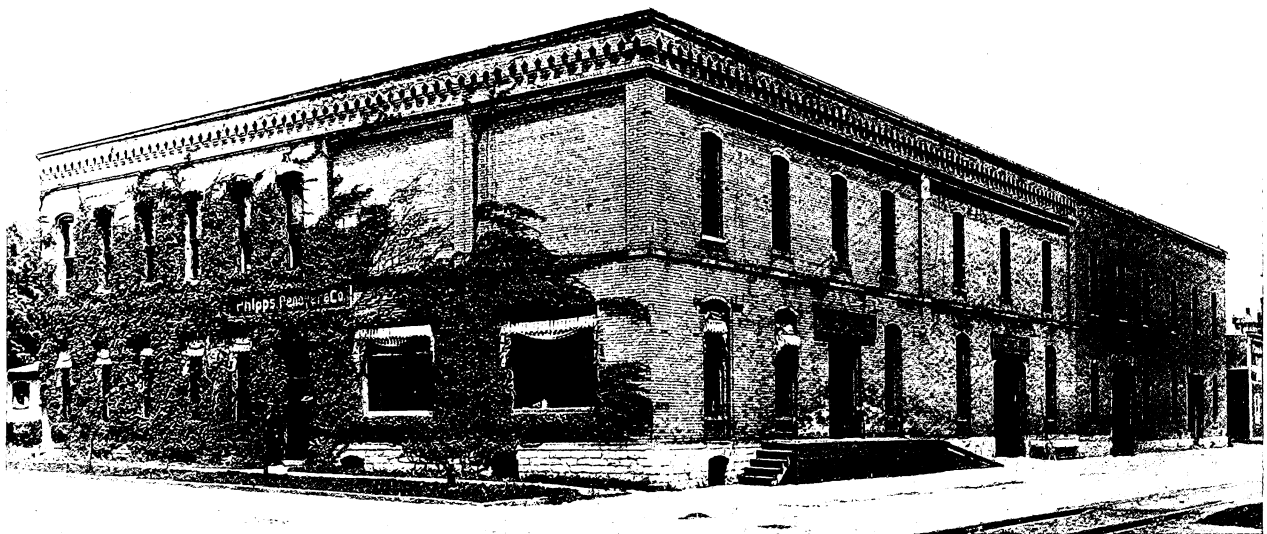
LUFKIN RULE COMPANY

**T**HE Lufkin Rule Company is one of Saginaw's largest manufacturing concerns. The company had its inception in Cleveland, Ohio, in 1883. Nine years later it was established in Saginaw and was incorporated under the laws of Michigan. It now has a capital stock of one million dollars. The plant is thoroughly equipped in every department, covers five acres of ground and affords one hundred thousand square feet of working space. Four hundred skilled employees are engaged, who receive two hundred thousand dollars annually. The products of the concern include steel and boxwood rules, steel, linen and cotton measuring tapes. Branch factories are operated at Windsor, Ontario, and at Leipsic, Germany, while a branch office and warehouse are maintained at 106-110 Lafayette Street, New York. The company's products are distributed over a world wide territory.



VALLEY BOAT AND ENGINE COMPANY

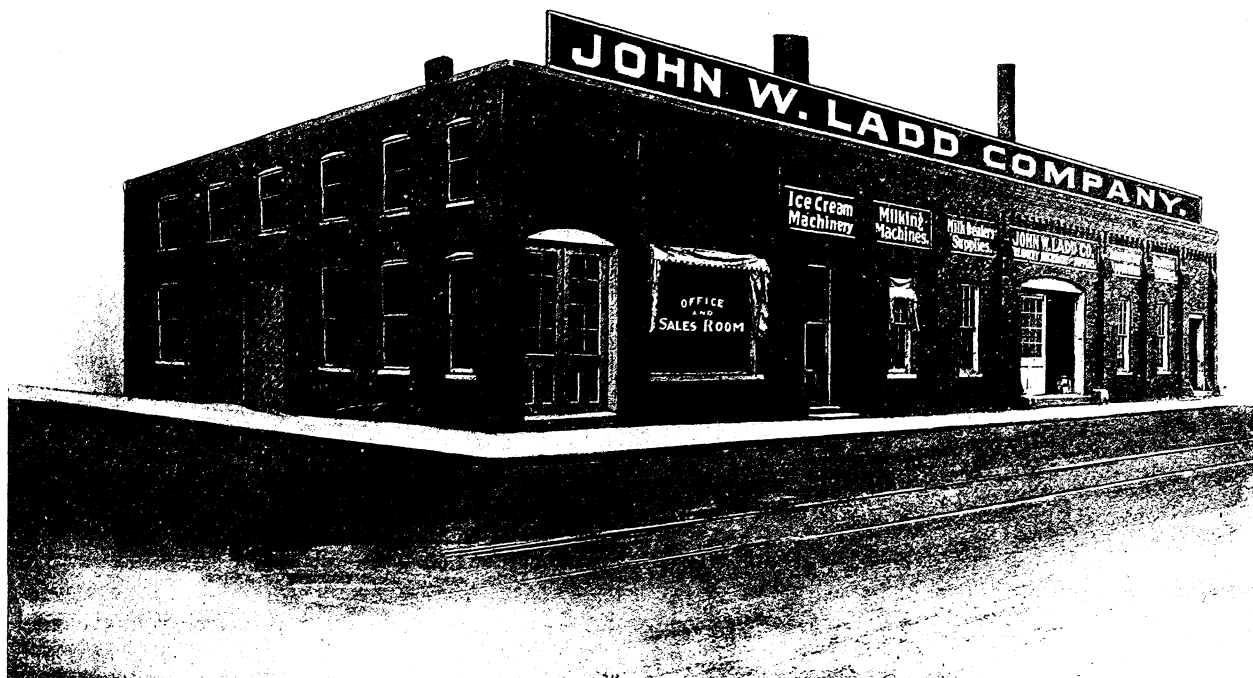
**T**HE Saginaw River and tributaries afford splendid opportunities to the city for both using and conducting watercraft. Many residents have availed themselves of the privilege and run trim little boats. The Valley Boat & Engine Company began operating its plant in Saginaw in 1910. Its capital stock is thirty thousand dollars. The Company has a complete line of desirable stock and special boats and produces everything from the patterns to the completely finished launch or cruiser. Engines and all boat accessories are also furnished in a wide variety. Four acres are occupied by the plant and forty expert mechanics are employed. The boats constructed by this firm are first-class in every respect and are built for service whether they are speed boats, family launches, or cruisers. They are built on "honor", and comfort, satisfaction and durability are assured.



PHIPPS, PENOYER AND COMPANY

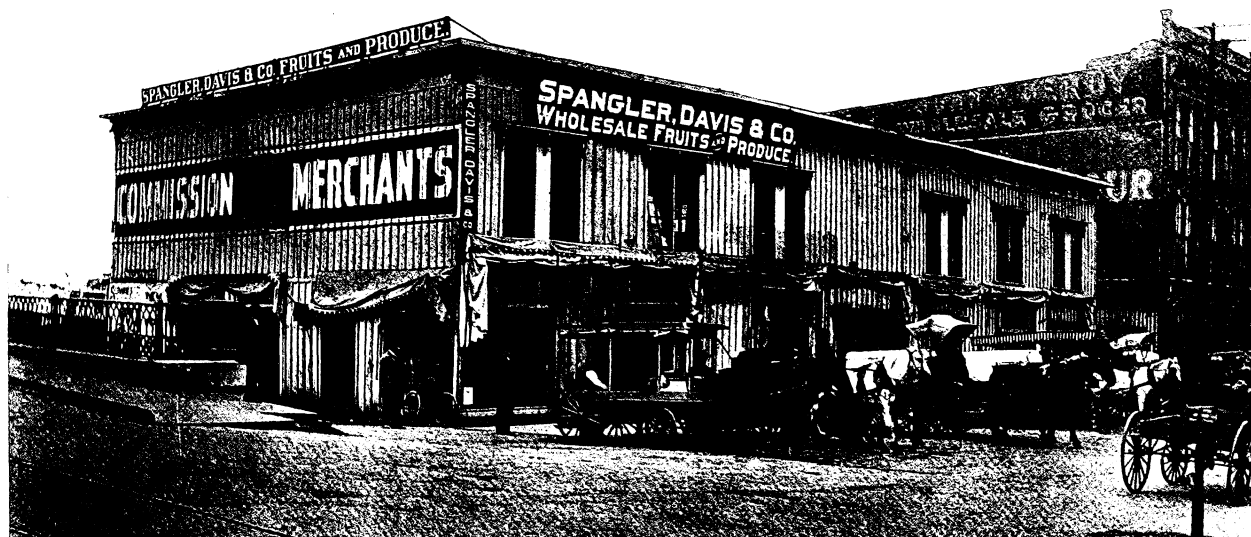
**N**O BETTER known name in the wholesale grocery business of Michigan than is that of Phipps, Penoyer & Company. Representing the pioneer wholesale business of this portion of Michigan, it was for them to blaze the way to the trade and hold a large portion of it for this now well developed wholesale market. The substantial buildings occupied by this firm, where over fifty men are employed, are situated on the corner of Clinton and Niagara Streets, with ample rail facilities for the economical handling of enormous quantities of merchandise. Their brands are known to be most carefully watched as to quality, and their growing business speaks for the reliability of this institution. It is such wholesale houses as Phipps, Penoyer & Company that bring the surrounding territory for many miles close in business and friendly relations to the growing city of Saginaw.





JOHN W. LADD COMPANY

This company, the only one of its kind in the state, manufactures and wholesales creamery and dairy machinery and supplies. At 89 Jefferson Avenue, Detroit, the concern has a branch office. The directors are John W. Ladd, C. N. Bergner and John C. Miller.



SPANGLER, DAVIS & COMPANY

**T**HIS firm was organized in 1886, and incorporated in 1897. The business is that of handling foreign and domestic fruits, vegetables and farm produce. The Company handles the best and choicest of goods in their line. This company has a warehouse located at Custer, Michigan, on the P. M. R. R. in the midst of the Michigan fruit belt, affording fine shipping facilities in their carload business for potatoes, hay, beans, as well as peaches, plums and apples. They handle a large volume of business in fruits and vegetables at their Saginaw store, 101-103-105 North Water Street, corner of Genesee Avenue, which means that a multiplicity of items must be disposed of daily with accuracy and dispatch; and a system of these transactions approaching perfection must be employed, for the protection of the small margin of profit and the avoidance of friction or misunderstanding.

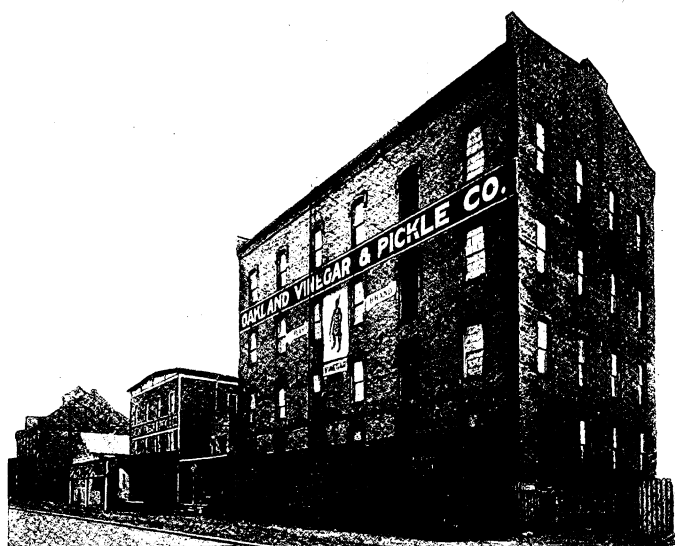


NATIONAL BREWING COMPANY

**F**OR twenty-seven years the National Brewing Company has been engaged in business. The plant occupies five lots and has twenty thousand square feet of working space. Twenty-five experienced employes are necessary, who receive twenty-three thousand dollars in annual wages. The concern has one hundred thousand dollars invested. The plant, which has a capacity of thirty thousand barrels of beer yearly, values its output at one hundred thousand dollars. Bottle beer and keg beer are made, two of the special brands being "Leader" and "Lager." The concern aims to put a beer on the market that bears comparison with any brewed in this section of the country. National beer is smooth and agreeable to the taste and possesses the same food value as all good beers. Brewed from three of nature's health-giving products—pure water, hops and grain—it possesses a health-giving essence.

**T**HE Oakland Vinegar & Pickle Company has been located in Saginaw for the past eleven years. The business was originally established in Highland, Michigan, Oakland County, in the year 1867. In 1892 the business was incorporated and has a capital stock of forty thousand dollars. This plant occupies a large, commodious fourstory and basement brick building with others suitably arranged for the capacity required in the manufacture of the products, vinegar and cider. Nearly two acres of ground are occupied by the plant and the buildings, which are unusually well lighted and equipped, afford a working space of forty-six thousand square feet. Six thousand tons of products are marketed each year, representing a value of one hundred fifty thousand dollars. Especially well known in this section are the

"Highland," "Oakland" and "State Seal" brands of pickling and table vinegars which have been continuously on the market for over forty years. They have gained a wide popularity on account of the excellent flavor and preserving qualities. The



OAKLAND VINEGAR AND PICKLE COMPANY

vinegars put up by this firm are the result of the most approved methods and scientific experiments and are sought by the high class grocer trade because of their freedom from objectionable organic ingredients and other adulterations. Only carefully selected products are used and the best and purest materials are selected for use in making these brands. The reasonableness in price

is such that in these modern times of rapidity in every thing pertaining to work of any kind, the housewife saves both time and trouble by purchasing these commodities for the table.



ONE of the most substantial and most progressive wholesale houses of Saginaw is that of the Saginaw Valley Drug Company. While the Michigan Drug Company is the parent concern, this branch was originally organized in 1900. During the twelve years of its existence, the company has steadily increased in volume and extent. The offices and warehouse are located at 200-206 North Washington Avenue and occupy a fine four story building where forty-two people are employed. The business includes the wholesaling of a full and complete line of drugs, soda fountains and supplies and heavy chemicals. Also sporting goods and fancy articles. The firm conducts a strictly wholesale business; there is no retail department. While a business with so many lines



SAGINAW VALLEY DRUG COMPANY

demands much detail work, the long experience and thorough organization of this firm enables it to enlarge these various lines and extend its business over a vast territory. The grasp which this company has upon its trade has been gained only by strict adherence to a platform of rigid fair dealing and prompt execution of orders and carefully conserving the interests of its customers in all details of price, selection and qualities which enters into their transactions. It enjoys the confidence of the pharmacists of Michigan, as they all know that this house neither substitutes nor misrepresents any article. It is not only one of the oldest and best known drug houses in the state, but it has always kept in touch with the best interests of pharmacy and pharmacists.



THE United States Health and Accident Insurance Company is a splendid example of Saginaw's enterprise and resource. The founding of an insurance company is usually accomplished at the expense of thousands of dollars and this company has, in a remarkably short time, established a reputation for solidity and conservative methods in handling its business. The company's surplus as to policy holders is over seven hundred thousand dollars. It has been prosperous from the first and has increased steadily. The company makes a splendid showing for each of the many years of its existence, and particularly for the current year just closed. The benefits to be derived from an accident and health insurance policy are in themselves axiomatic. The small amount



U. S. HEALTH AND ACCIDENT INS. CO., J. B. PITCHER, PRES.

expended in premiums, so small that it is scarcely an item, is out of all proportion to the protection and advantage received. In the present age of speed, the few escaping accidents are the exception. And if at these unexpected moments one has an assurance that some material returns are forthcoming, the inconvenience and even suffering are very much lessened. The United States Health and Accident Insurance Company ranks as one of the most substantial and thriving corporations of the middle west. Its course has been an onward march of progress since its organization. Its method of doing business has always been that of the most careful and cautious, and is generally so known among the insurance circles throughout the country. Its officers and directors are active men in business.



D. L. LAUR—HAY, STRAW, GRAIN AND BEANS

**D** L. LAUR is a leading wholesale and retail dealer in hay, straw, grain and beans. He is splendidly situated to transact his extensive and steadily increasing business, having a large hay grading shed and elevator on the Michigan Central tracks. Also has the best of facilities for the proper grading of these commodities and is in a position to promptly fill all orders taken. Mr. Laur has recently completed and excellently equipped an elevator for the storage of grain and similar stock. This business was established in 1906 and employs from three to fifteen men. His place of business is located at 404 Congress Street, and Mr. Laur is personally in charge as manager. The concern is in the best of condition to handle mixed cars or buy outright, and correspondence from all the trade is respectfully solicited. Courtesy and honesty are cardinal principles with Mr. Laur, whose success is based on good judgment.



W. A. DAILY—HAY, GRAIN, FLOUR, FEED, SEEDS, ETC.

**T**HERE is considerable business in Saginaw and adjacent country in the handling of grains, hay, feed, etc., and among the larger handlers in this line is W. A. Daily, located at 1826 North Michigan Avenue. Bell phone, 2138; Valley phone, 1471. This business was established in July, 1911. The Saginaw Valley is a very fertile region, embracing amongst its crops a wide variety of the essentials, viz., hay, grain, feed, beans, etc. The business of Mr. Daily is the buying and selling of these commodities, both wholesale and retail. Hay is handled in car lots, and beans in smaller lots.

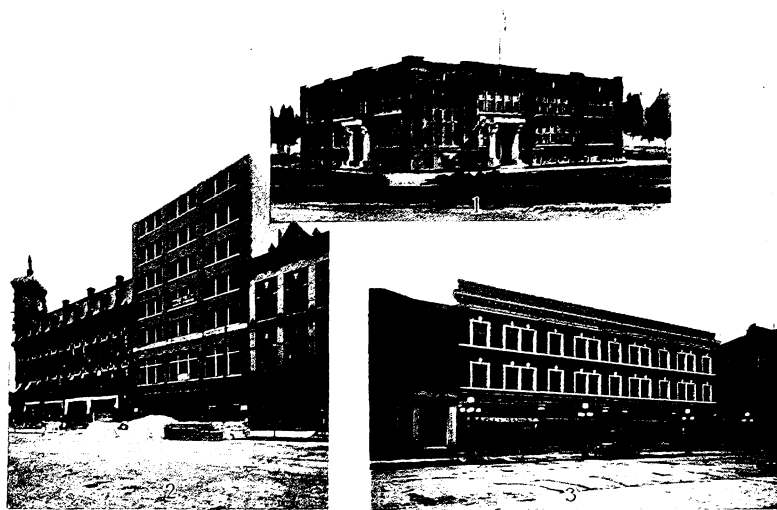
ONE of the individuals whose efforts have been particularly expended in work that will stand for years to come, for they are marked by lasting materials shaped into monuments for education, business, manufacturing and dwellings, is Albert H. Ryckman, contractor, carpenter and builder, whose specialty is heavy construction. Among some of the large contracts of which he has been in charge, locally, are the Auditorium, the Somers Brothers' Match Factory, the Wilcox Engineering Company's plant

on Holland Avenue, new warehouse at the Glass Factory, Saginaw Sheet Metal Works plant on Genesee Avenue, the new Schmeltzer stores and

apartments on South Jefferson Street, the John Marskey home and Mr. Lemke's residence, Hay Street. Many important buildings are now under way, including the Y. W. C. A. building, a nine

story structure for Mr. Schmeltzer, the new Germania School, a dwelling for Mr. Randall on Sheridan Avenue and a residence for Mr. Branner, So. Warren Avenue. Nothing is too small or too large to be attempted, Mr. Ryckman's ability being equal to every kind of construction, and his men under him, numbering twenty, are all competent me-

chanics with wide experience. Reliability and efficient work are the characteristics which have been the reason for Mr. Ryckman's success.



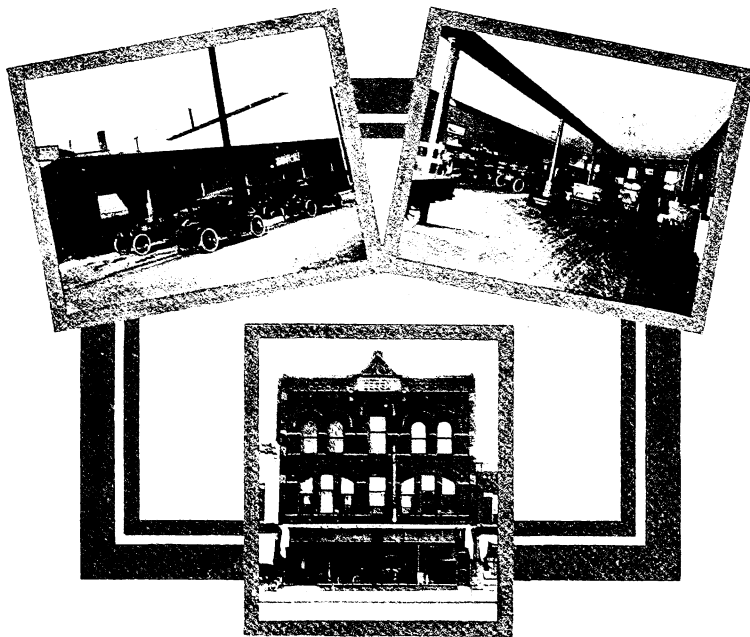
SOME BUILDINGS ERECTED BY A. H. RYCKMAN—1, NEW GERMANIA SCHOOL. 2, SCHMELTZER BLDG. 3, SCHMELTZER AP'T BLDG.

THE Buick Motor Works, which stand as an example of what the automobile industry has done and is doing for the state, has a branch office and salesroom at 821-823 Genesee Avenue under the management of G. S. Garber. A well equipped garage is maintained on Second Street, between Genesee and Tuscola Streets, which is open for owners of Buick cars only. The Buick automobile is the product of brains and energies that have been concentrated upon the problem of

providing a car that should represent genuine progress in automobile construction, distinct in its

superiorities over competitive vehicles, yet embodying merits capable of instant recognition by the expert, and of instinctive acceptance by the lay mind. The claims of this vehicle, based upon its utility to the professional and business man, as well as its gifts of pleasure to their households, have increased the demand enormously. With the advent of the Buick, the factor of prohibitive high price has been destroyed. The men behind this car saw an opportunity to demonstrate that exces-

sive profits did not necessarily mean highest qualities. Thus the supremacy of the Buick today,

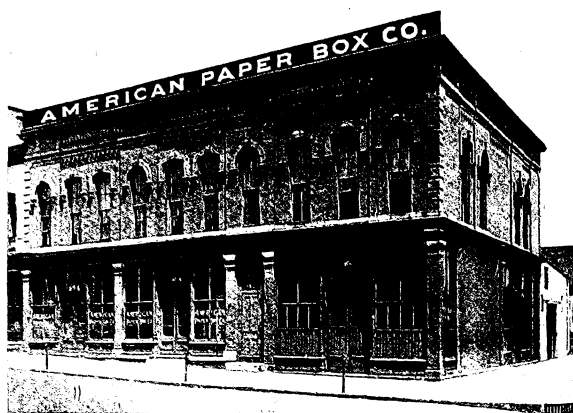


BUICK MOTOR COMPANY, SAGINAW BRANCH GARAGE—INTERIOR OF SALESROOM



BLISS & VAN AUKEN

**A**BOVE is a comprehensive view of the mills, yards and offices of the well known lumber, salt and hardwood flooring manufacturers, Bliss & Van Auken, which occupy a commanding position upon the west shore of the Saginaw river. The offices are at 1100 South Niagara Street, from which center the important and extensive operations of the firm are directed. Also the firm has maintained offices for several years past at No. 1 Madison Avenue, New York, handling yellow pine from their southern mill at Otter Creek, Florida, which is sold in the east and shipped in boat loads. In Saginaw the firm employs two hundred hands, in the manufacture of their Wolverine brand of maple flooring, lumber and salt, the specialty being maple flooring, which is shipped all over the country, and which is of a quality that adds largely to the high reputation Saginaw enjoys by reason of its manufactured products. Occupying about fifty-five acres, including yards, the Bliss & Van Auken plant requires and uses about eighty thousand square feet of working space, figures which give some idea of its extensiveness. There are six salt wells owned by the concern on its property, having a capacity of one hundred barrels a day of the finest quality of salt, but at present only two wells are in operation. In addition to the Saginaw plant, the firm also operates mills at Blissville, Arkansas, for the manufacture of their Dixie brand of oak flooring. They also control vast timber holdings.



AMERICAN PAPER BOX COMPANY

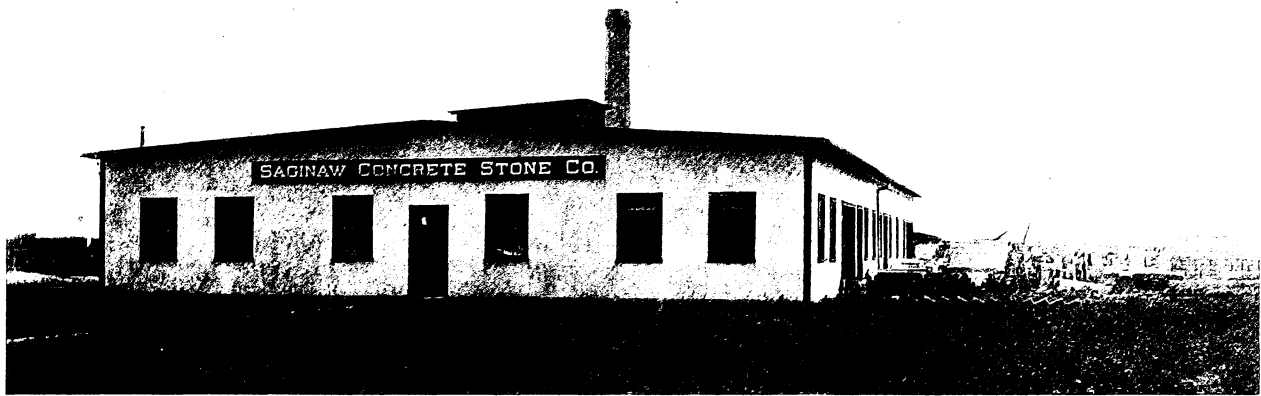
The American Paper Box Company, of which R. Sandelman and J. H. Stark are proprietors, has been in existence since 1905, during which time it has made rapid progress. The firm ranks the largest of its kind in the state, doing an immense volume of business yearly. In the near future, the plant will be installed with new machinery of the latest type for making folding boxes. This added equipment will increase the capacity of the factory one hundred per cent, which at present is one thousand boxes per day. The plant which affords twelve thousand feet of floor space, is amply supplied with modern machinery.



SCHUST BAKING COMPANY

The Schust Bakery has been one of Saginaw's consistent and progressive business concerns since 1905 when it was incorporated for fifty thousand dollars. The plant, modernly equipped and thoroughly sanitary, is located at 822-826 Lapeer Avenue and employs one hundred people who, are thoroughly versed in the bakery trade. The products of the concern are crackers, cookies and candies. A specialty is made of the Schust Butter Crax, a cracker which is creating a popular demand among the high class trade. The officers of the company are: Henry Schust, Pres.; F. E. Schust, V. Pres. and Edw. Schust, Secy., Treas. and Mgr.

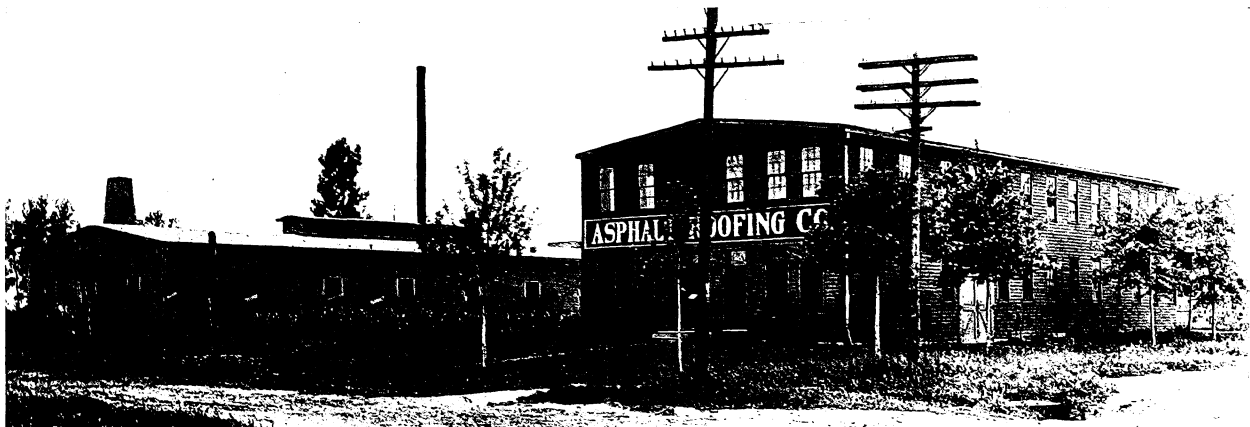




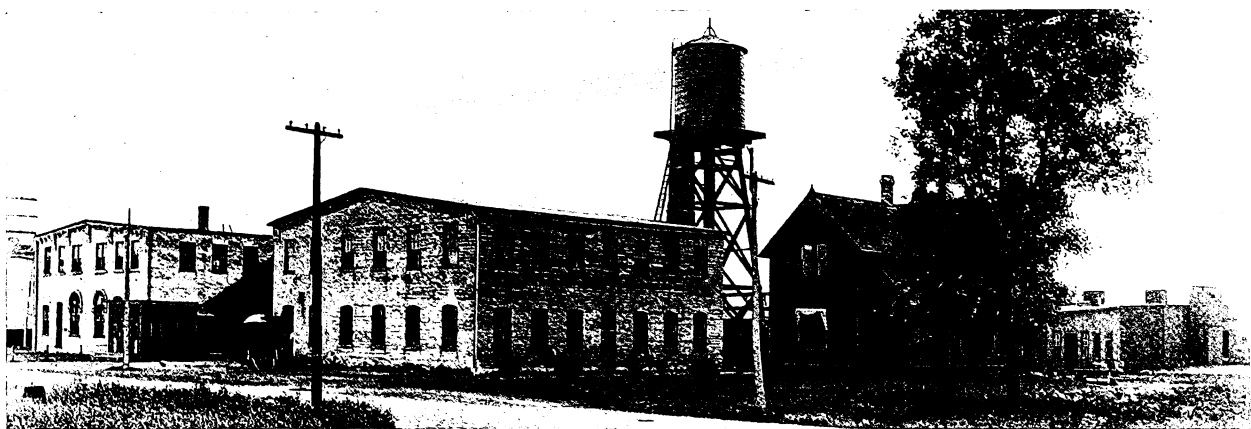
SAGINAW CONCRETE STONE COMPANY



SAGINAW BRICK COMPANY (SEE PAGE 62)



ASPHALT ROOFING COMPANY (SEE PAGE 62)

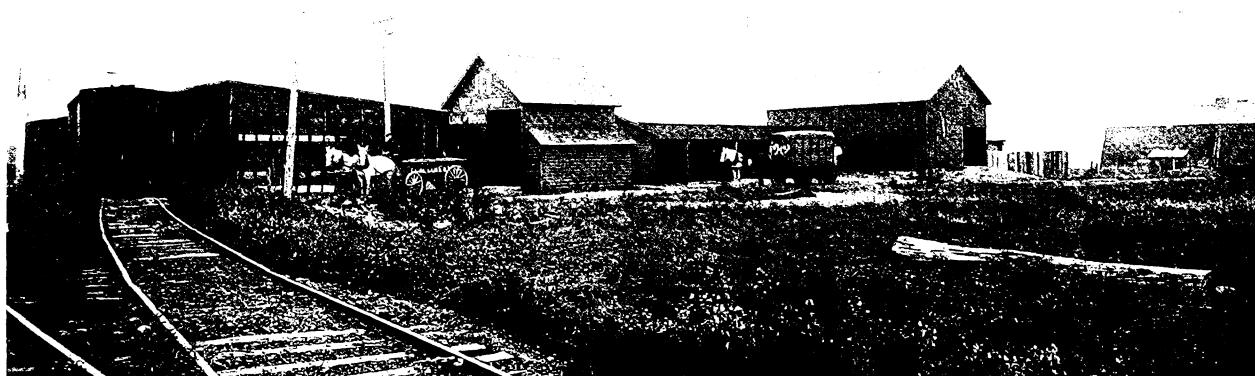


COLUMBIA WESTERN MILLS





MICHIGAN GLASS COMPANY (SEE PAGE 62)



WM. SIMPSON—ICE, COAL AND WOOD (SEE PAGE 62)



ACROSS TITTABAWASSEE RIVER AT MIDLAND, BUILT BY THE JOLIET BRIDGE & IRON COMPANY,  
418 BEARINGER BUILDING, SAGINAW, MICHIGAN.



S. L. EASTMAN FLOORING COMPANY

This company, incorporated in 1901 for eighty thousand dollars, is a manufacturer of maple flooring and employs about one hundred men. The value of products produced yearly amounts to three hundred thousand dollars. Its shipments reach many points in the United States.



SCHUCH HOTEL

Fortunate indeed is the city that has good hotels, places where the stranger may find food and shelter during his sojourn within its walls. First impressions are lasting and if a good impression is formed by the satisfaction of the "inner man," the mind has formed a good idea and the balance of favor is with the hostelry and the city. Hotel Schuch, while it has been open to the public only since May first of the present year, is rapidly gaining a well deserved popularity. The house is conducted on the European plan and has thirty-four well appointed rooms with an up-to-date restaurant and grill room in connection.



APPEL STEAM BAKERY

This concern is one of the old established concerns of Saginaw, originally known as the Schust Baking Company. Later it became the Appel and Wesphal Baking Company. Recently it was re-organized as the Appel Steam Bakery, and is located at 824-826 Lapeer Avenue. This bakery specializes in fine rye and white bread, making some thirty varieties, each one a leader in its class. "Holsum Bread," "Crimp Crust," "Grandma," "Jersey Cream," "Mamma Bread," "Chicago Milk Bread," "Home Made," and "Steam Bread" are a few of the special brands, while all kinds of buns and cakes are turned out in large quantities.



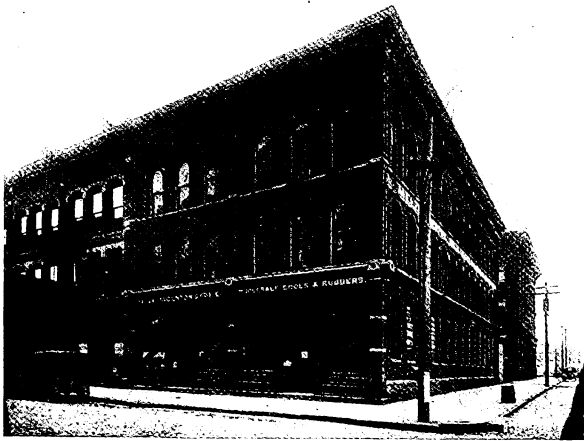
SAGINAW AUTO COMPANY

The Saginaw Auto Company, organized and incorporated in 1904, with a capital stock of twenty-five thousand dollars, maintains the best equipped garage and salesroom in the Saginaw valley. Skilled repair men and careful and experienced demonstrators are connected with the garage. A force of sixteen men are required to whom seventeen thousand dollars are paid yearly. The company is agent for the popular Chalmers Motor Cars for seven counties. The Chalmers name plate affixed to a car means that the highest skill, the best possible materials, and a number of years of business integrity and reputation stand squarely behind it.



VALLEY CORNICE AND SLATE COMPANY, LTD.

This firm has contributed a large share in its particular line in the building activities of Saginaw. The business was established in 1899 and incorporated under the present style in 1903, with a paid up capital of ten thousand dollars. They are especially well equipped to do all classes of sheet metal work, slate and tile roofing, and are Michigan representatives for Eller's "Perfect Fit" metal ceilings, as well as handling a general line of tinner's supplies. Their shop is well lighted and fitted for their work and affords a floor space of six thousand square feet. Twenty men are employed and all work receives the personal supervision of the firm.



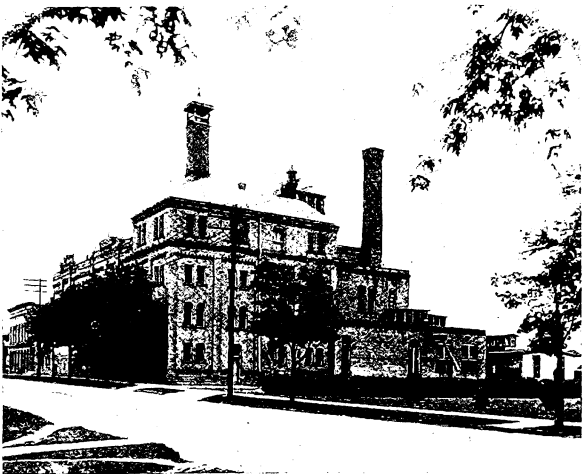
MELZE, ALDERTON SHOE COMPANY

This firm is the largest jobber of rubbers in Michigan. The popular Lycoming Rubbers form the chief stock of which the firm carries a full line. Shoes, also, of standard makes are handled by this company. The company is capitalized for one hundred twenty-five thousand dollars, and has a surplus of thirty thousand dollars. The value of the merchandise shipped yearly is four hundred thousand dollars. For seventeen years this firm has had the confidence of a high class trade, and, owing to the quality of its goods, merits the high praise bestowed upon it by a wide patronage. These men hold an enviable position in the business world.



G. A. ALDERTON & COMPANY

Established in 1872, this company is the oldest grocery house in the Saginaw valley. It was incorporated in 1900 and is controlled by G. A. Alderton, Mrs. Ellen M. Alderton, C. W. Alderton, A. A. Alderton and E. J. Fitzharris. The nicely appointed offices and store rooms occupy a fine three story and basement building at the corner of Cass and Niagara Streets. A few of the specialties that are creating great demand are, "Special Delivery Tea," "Good as Gold Flour," "Winged Horse Flour," and the famous brand of Sparrows High Grade Chocolates. In addition, a complete line of wholesale groceries, notions and candies is handled.



J. G. SCHEMM BREWING COMPANY

Beer made by the J. G. Schemm Brewing Company is brewed from pure materials and with pure water, by a German brewmaster, who knows what should enter into good beer and what processes are necessary to get the full effects of the material. The company was formed in 1866 and incorporated in 1899 for one hundred thousand dollars. The well equipped plant occupies one city block and employs a force of thirty men, to whom twenty-eight thousand, three hundred fifty dollars are paid yearly. The choicest hops and malt alone are used and handled so as to produce first-class results.



VALLEY SWEETS COMPANY

Nine years ago the Valley Sweets Company began doing business jobbing candies and sweet goods. Since that time they have found it necessary to make two moves in order to take care of their growing business. About three years later the firm incorporated and began to manufacture candy and have confined themselves to this line ever since. They are now traveling five salesmen and employ about one hundred in the factory and store. They manufacture a fine line of hard candies, pail specialties and make a specialty of high-class chocolates, which are sold in bulk and packages.



THE ELECTRIC SUPPLY COMPANY

The Electric Supply Company, located at 107 South Water Street, is a wholesale and jobbing concern, handling a large and varied assortment of electrical supplies, including wire, cable conduit and electrical construction materials. The company was incorporated for fifteen thousand dollars in 1912, and is enjoying a rapid growth, both in volume of business and the extent of its territory. This is the direct result of the progressive policy adhered to by the firm, together with dealing only in a uniformly high grade of goods. The manager, is Richard L. Kimble.



CHAS. F. AUBRY, CLEANING AND DYEING

A wide experience covering a period of twenty-seven years, coupled with thorough knowledge and progressive methods, have spelled success for Charles F. Aubry, who conducts a large business in dyeing and dry cleaning at 212-216 Germania Avenue. Both phones—Valley 1036A, Bell 247L. This concern is the oldest in its line in the Saginaw Valley. There is auto delivery service and goods are promptly called for and delivered. Clothing, laces, fabrics, household hangings, such as drapes, portieres, etc., are satisfactorily renovated, cleaned and dyed. Especial attention is given delicate textiles.



E. G. BATZ & SON, COAL AND WOOD

E. G. Batz & Son deal in coal, coke and wood with large yards and office at 1422 Monroe Street. Cement, gravel, sand, lime, plaster and sewer pipe are also handled. This firm has been in business eight years and has built up a large clientele in that time. The concern has large resources and is in a position to give the largest orders prompt attention and fill them with the minimum of delay. With a large equipment and a large stock, Batz & Son are prepared to give full satisfaction to customers in all parts of the city. They will treat you the same if you are located within the range of their facilities. Phone 2847L.



SAGINAW TAXICAB COMPANY

The garage owned by the Saginaw Taxicab Company is located at 110-114 Germania Avenue, where there are five and seven passenger touring cars and roadsters for hire. The service is quick and prompt, and the rates reasonable. The garage, which is open day and night the year round, is amply equipped for doing auto repair work, and from fifteen to twenty men are employed who are thoroughly experienced in this line of work. The company is also agent for the well known Paige-Detroit cars and for the famous Fiske Auto Tires. The manager is J. W. Clutier. Phones 754 will give you prompt service.



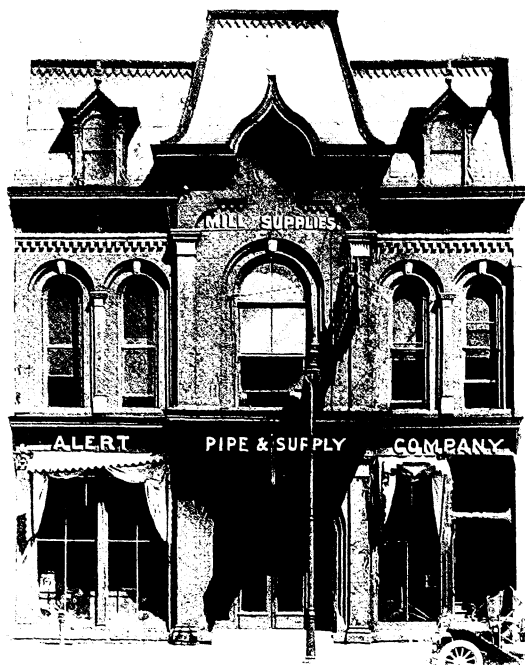
HOBSON & COMPANY

This company is engaged in building in stone, marble and granite. The equipment, which excels any in the state, includes every facility for handling large building contracts. The latest machinery is used, all work being done by pneumatic tools. The firm specializes in monuments and mouseleums, most of which are commissions from outside the city. Many finely executed commissions of this company are a standing testimonial of the efficiency of their work, both locally and throughout the land. Such is the reputation of this firm.



VALLEY CITY COFFEE AND SPICE MILL

One of the oldest concerns in the city is the Valley City Coffee and Spice Mill, which was established nineteen years ago. In 1893, it was incorporated with a capital stock of fifty-five thousand dollars. The business is located at 125 North Tilden Street, where twenty-five people are employed. The firm supplies high class trade with coffee, spices and extracts of a superior quality. "Mo-Ka" and "Bancroft House," two leading brands of coffee, have, because of their excellence, won high favor and constantly increasing sales. The business of this concern has had an enormous growth, as is indicated by the fact that one million pounds of roasted coffee are sold yearly.



ALERT PIPE AND SUPPLY COMPANY

This concern handles a diversified line, being jobbers in mine, mill, vessel and factory supplies. It was established here nine years ago and is capitalized for one hundred thousand dollars. Promptness and accuracy have built up a large business.



J. B. GOETZ & SONS, FLORISTS

An industry that is always interesting is that of floriculture. The twenty-one greenhouses of J. B. Goetz & Sons, located at 2165 Mackinaw Street, are built of steel and concrete. Seventy-five thousand square feet of glass were used and every modern appliance and equipment have been installed which gives this firm the most up-to-date greenhouses in Michigan. For forty-one years this concern has specialized in plants and out of season cut flowers, particularly Sweet Peas. The sales rooms are at 124-126 South Michigan Avenue, from which place many beautiful boquets and artistic and elaborate floral pieces are sent.



RELiance MERCANTILE COMPANY

The Saginaw Valley is one of Michigan's choicest farming districts, which accounts largely for prosperous produce dealers finding this city an ideal center. The Reliance Mercantile Company, composed of Edwin C. Forrest and George C. Warren, handles flour, grain, hay and farm produce in large quantities. The office and warehouse of the company is admirably situated at the corner of Franklin and Hayden Streets, where there are good shipping facilities. Eight men are employed by the concern, to meet the demands in the various departments. The warehouse is well equipped for handling a large amount of produce at one time, as well as for making rapid shipments. For the past twenty years this firm has bought extensively from the surrounding farming community and have built up an enviable reputation.



BARTOW & ENRIGHT, LIVERY

The service furnished by the Bartow & Enright Livery is all that a high class patronage could desire. The business was established in 1884, since which time there has been a steady demand for increased facilities. The firm, composed of Edward Enright and Harold B. Anderson, under the management of the former, operates an omnibus and baggage transfer line, with special attention given to theatrical baggage, in addition to supplying cabs and carriages for all occasions. Prompt ambulance service furnished also. Careful oversight given to calls for weddings and funerals. Prompt service may be had both day and night. Phone your orders to No. 324, where they will be given prompt attention by these men, who hold an enviable record as a result of their good judgment and business ability.



VALLEY STOVE AND RANGE COMPANY

The Valley Stove & Range Company is one of the largest jobbing institutions in Saginaw and is an important factor in the wholesale business of the city. It has linked to this city the trade of scores of other places in its territory and has made this a distributing center for an immense quantity of goods needed by every family in the land. The firm was established here in 1910 and is located at the intersection of River and Hess Streets where there are excellent shipping facilities. It is the largest jobbing concern in Michigan, handling stoves. Steel ranges, furnaces, gasoline and gas stoves, carried in a wide variety. Over twenty-five thousand of their make of Model ranges and Queen heating stoves have been shipped out of the Saginaw Valley. Over five thousand are in Saginaw homes, which bespeak their popularity.



JAS. S. KERNS & SON, CONTRACTORS

This company dates its history back just forty-two years and is one of the city's oldest institutions. The business of this concern is general contracting in all lines of building and especially that of mason work. From fifteen to sixty expert workmen are employed. Many public and private buildings in the city attest the fine construction work of this firm, among which are the Y. M. C. A. building recently completed, St. Mary's Church, St. Andrew's Church, East Side Manual Training School, Elks Temple, Valley Telephone Building, Herzog Factory, Saginaw Table Company Factory, Arthur Hill Trade School, now in course of construction, Durand School, Herig School, Stone School addition and the Bank of Saginaw. Several public buildings in Bay City and other towns in the state are also the work of this concern.



For about a quarter of a century the Safety Storage Company has been engaged in business in Saginaw, having been established in 1889. The firm is conveniently located at 213-217 Tuscola Street, where it has a commodious five story brick building, well built, carefully arranged and thoroughly free from dirt. Every precaution against fire is provided for. The company makes a specialty of storage, packing and moving of household goods, giving every possible care to everything entrusted to its charge. The business is owned by F. Beringer and is conducted under the able management of J. H. Laing, who is thoroughly experienced in this line of work, and who gives watchful oversight to all contracts. Five capable men are in the employ of the concern, who have practical knowledge of the business. The equipment includes the best and latest devices for their work.



SAFETY STORAGE COMPANY

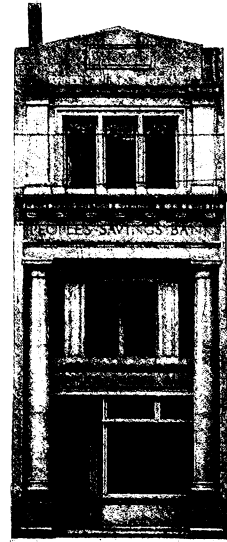
#### VALLEY CARPET CLEANING WORKS

This company has been in business for a full quarter of a century, having been organized in 1887. The firm is located at 215 Hayden Street and consists of John McGill and Tobias Kaufman. Carpet cleaning, refitting, sewing, laying and the sizing of carpets are done by this concern, which employs the latest approved methods, compressed air being used. Modern machinery and appliances have been installed. All cleaning is under the direct supervision of Mr. McGill. All refitting, sewing, laying, etc., is under the management of Mr. Kaufman. Their phones are, Bell 210L, Valley 210A.

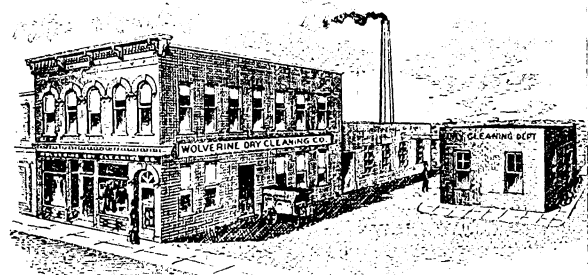


COMPRESSOR ROOM

The Peoples' Savings Bank is one of the reliable and conservative institutions of banking in Saginaw, and in northeastern Michigan, a bank that is pre-eminently what its name implies. It has a capital of fifty thousand dollars and a surplus of ninety thousand. The bank occupies a finely equipped white stone building at 204 Genesee Avenue. Three per cent interest is paid on all savings deposits and money is loaned on improved farm and city property. This bank also discounts commercial paper and makes loans on approved collateral and mortgage loans on real estate. There are safety deposit vaults for rent which are ample and well equipped for the convenience of users as well as the perfect safety of their accounts from theft or damage by fire. The statements of this bank at various periods when called for by the government have shown a steady increase in all items that indicate the growth of the institution.



PEOPLES' SAVINGS BANK



WOLVERINE DRY CLEANING COMPANY

This plant was established in 1909 and is located at 407-411 North Hamilton Street. Latest modern equipment has been installed and with only skilled and experienced help, the work done by this concern cannot be improved upon by the best equipped plants in our largest cities. The company makes a specialty of ladies' and gent's clothing of all kinds, including fine laces, delicate fabrics and feathers. The dry cleaning process does not shrink or injure the finest fabrics and is the only satisfactory way to clean garments of fine texture. Dry cleaning is no longer considered a luxury. It is no more a luxury than having your washing done by a laundry. This firm also dyes and cleans all kinds of household goods, such as draperies, curtains, and carpets. Goods called for and delivered. The plant is under the supervision of John H. Cosendai, who has had much experience in his line.





HENNING'S SANITARY SAUSAGE WORKS

For fifteen years C. W. Henning & Sons have manufactured various kinds of sausages and bottled horse radish. The business has steadily increased. Twenty-three men are employed and their shipments reach over one million pounds annually.



VALLEY GREY IRON FOUNDRY COMPANY

One thousand tons of pig iron are used yearly in castings turned out by this company, which was established five years ago. The business is capitalized for twenty thousand dollars and pays out twenty-four thousand dollars annually in wages.



WOLVERINE MACHINE WORKS

G. W. Morley, Jr., and Edward Wrege compose this firm, whose business is the designing and building of all kinds of machinery, making wood and metal patterns, steam fitting and doing mill wright and engine work of every variety.



PARKER DAIRY COMPANY

For seven years the Parker Dairy Company has been delivering a high grade of pure milk and cream to the citizens of Saginaw, from a thoroughly sanitary milk depot. Milk for infants and invalids is furnished from tuberculin tested cows.



F. H. HEINLEIN & CO., AWNINGS, ETC.

This firm manufactures awnings of every description. Tents, stack and wagon covers and waterproof tarpaulins are also included in its output. In connection with the factory, the firm maintains a storage for awnings during winter months as well as a well equipped repair department.



MCNALLY VULCANIZING COMPANY

Although established in business a little less than a year, this firm, composed of Jas. N. McNally and B. H. Carman, is making a splendid showing. The business consists of vulcanizing and repairing automobile tires and tubes. Promptness and expert workmanship is largely responsible for their growth.



SAGINAW PAPER COMPANY, PAPER AND NOTIONS

WM. SIMPSON

Though young in business, having been established for the past year, William Simpson has, however, thoroughly established a large and growing business in handling ice, wood and coal, at the foot of Hess Street. One thousand tons sold first year.

ASPHALT ROOFING COMPANY

This company, manufacturers of high grade asphalt roofing and roofing materials, was incorporated in 1892, since which time the business has rapidly increased. The trade mark "Wanigas" is becoming widely and favorably known to builders.

SAGINAW BEEF COMPANY

This company, centrally located, occupying commodious quarters, well arranged for the quick work necessary in this line, does a large meat business. Modern equipment and careful oversight assures customers products that are right.



JEROME BROTHERS

This firm, composed of J. H. and J. B. Jerome, is located at 406-410 Germania, where it handles motor trucks, hay and feed implements, buggies and harness. The stock in each line is complete and covers a wide variety of standard types.



F. TAUB & SONS, CONTRACTORS

The business of this firm is contracting and building as well as all kinds of carpentry and repair work. Many of our best homes have been erected by this firm, located at 515 No. Hamilton Street.

SAGINAW BRICK COMPANY

The Saginaw Brick Company was organized and incorporated ten years ago with a capital of fifty thousand dollars. The business constitutes one of Saginaw's leading industries, occupying ten acres of ground space and employing thirty men.

MICHIGAN GLASS COMPANY

This company is a manufacturer of glass bottles and jars. While organized only a little more than a year ago, it is doing a large and rapidly growing business. It is capitalized for one hundred and fifty thousand dollars and employs one hundred people.

MICHIGAN CREAMERY COMPANY

The Michigan Creamery Company, located at 509 South Franklin Street, was incorporated in 1910 for twenty-five thousand dollars. This concern makes creamery butter and ice cream of a high quality, much of which supplies outside towns.



GENESEE COAL COMPANY

Coal, wood, coke, charcoal and maple clippings are the commodities handled wholesale and retail by this concern, which operates four yards. Thirty wagons are required and twenty-four men are necessary to handle their business.

#### GEO. L. BURROWS & COMPANY, BANKERS

**G**EORGE L. Burrows & Company, Bankers, enjoy the distinction of being the oldest banking establishment now doing business in the Saginaw Valley. The banking house of Geo. L. Burrows was opened in 1862, and was succeeded by the firm of Geo. L. Burrows & Company, composed of George L. Burrows and Fred H. Potter, in 1868. The partnership then formed has continued without change to the present day. Established just as the activity growing out of the discovery of salt and the development of the lumber business was beginning to make Saginaw commercially prominent, the business was a successful one from the start, and with the progress of the years the firm has numbered among its customers a considerable proportion of the best known and most successful business men of the Saginaw Valley. Through all the emergencies of an extended business career, this establishment has promptly met every obligation, and what is perhaps more notable, its ability to do so, has never been seriously questioned. Its losses through bad loans have been phenomenally small, and it has had the rather unique experience of never having been obliged to enforce payment of a claim by course of law. The firm still enjoys a most loyal and friendly clientage, among whom are some who have been lifelong members.

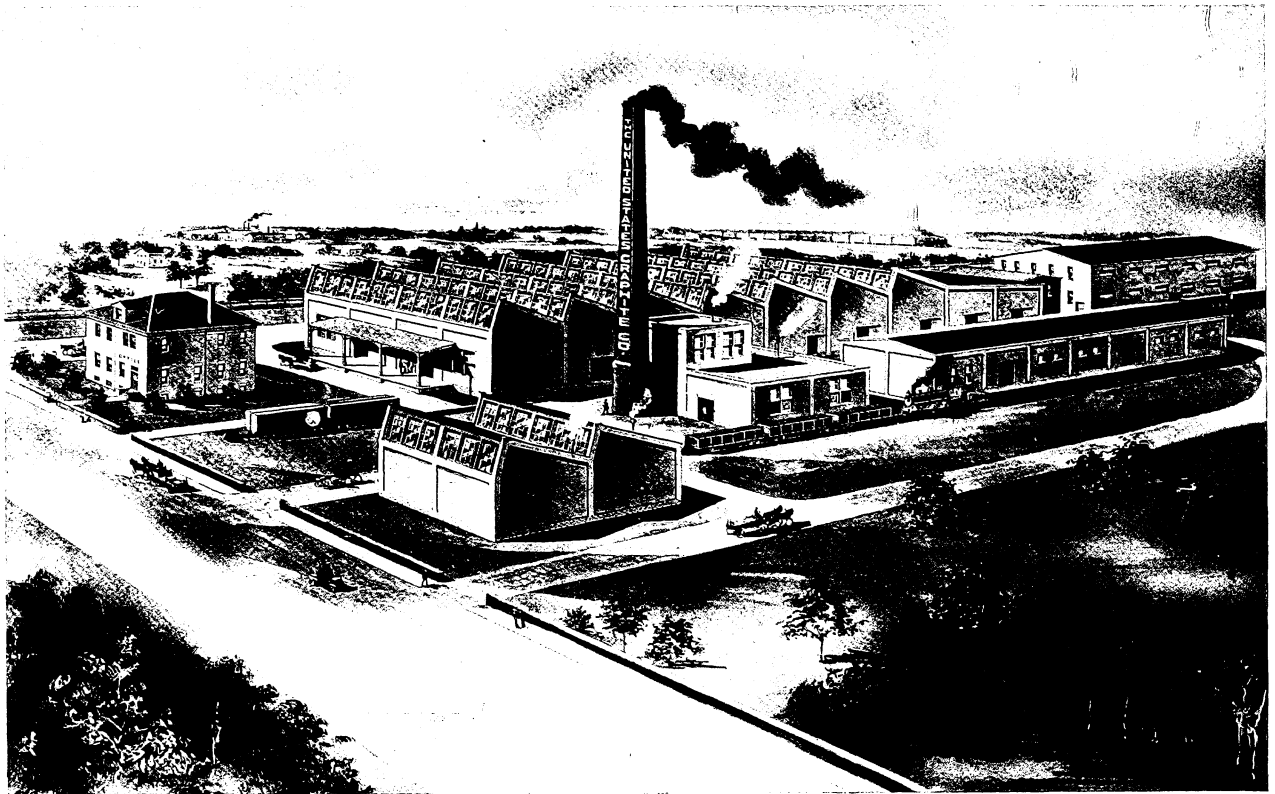
#### WOLFARTH'S STEAM BAKERY

**T**HE Wolfarth Steam Bakery was established in 1867 by John G. Wolfarth, who was succeeded by his son, F. J. Wolfarth, who is now sole proprietor. The new plant, begun in 1911, is one hundred by eighty-six and one-half feet, while the old plant is one hundred by eighty feet; and is finished throughout the interior in white tile and enamel. The retail department, being largely of plate glass and having plate glass windows leading into the main building, make it possible for the customers to see the process of baking. Electricity is used throughout the building for both power and light. All machinery used in the plant was made by the home institution, Werner & Pfleiderer Company. The bakery is equipped with four Duhr-Kop, one Werner & Pfleiderer, and one Simpkins ovens, each having a capacity of five thousand five-cent loaves in ten hours. The flour is received and stored in a large daylight basement containing a large blending apparatus where all flour is blended and sifted. The flour is then elevated to the weighing room where all flour, water, and other materials are weighed on an automatic weighing machine. No materials are handled other than by machinery until the finished product is ready for delivery and shipping. Special brands of bread are "Tip-Top," "Jersey Cream," "Buster Brown," and "Mother's."

#### SAGINAW'S NEW OIL INDUSTRY

**N**ATURE has been prodigal of her gifts to Saginaw, bestowing upon her in the beginning vast resources of timber, which, becoming exhausted, were followed by discovery of coal and the upbuilding of a prosperous mining industry. And now oil, of the highest standard of quality, has been discovered in the earth beneath the city. This latest discovery is but of recent date. Well No. 1 being successfully shot on Sunday, September 29, 1912, after the preliminary borings to a depth of about twenty-five hundred feet had uncovered the presence of oil. This discovery is the result of the enterprise, co-operation and energy of a company of local capitalists, who months ago determined to settle for all time the question as to whether there remained beneath the surface other natural resources than coal in the Saginaw Valley. In the first place borings were made on the Mundy & Fifield farm, a large tract of reclaimed marsh land between the cities of Saginaw and Bay City. A well was sunk to a depth considerably over two thousand feet, but without any discovery being made, though specimens of the different strata were taken and sent to the laboratory at the Michigan University, Ann Arbor, for analysis. These specimens, it is the purport of the public spirited men behind the movement, to preserve in glass tubes, and place with the board of trade for public exhibit, for the use of students and others, to guide them in their studies and researches, thus performing a valuable educational function. Undiscouraged by the apparent failure of the first test, and indeed not expecting anything else, the local company sunk another well right in the heart of the city, a short distance north of the Bristol Street bridge, on the west bank of the river Saginaw, in a spot where many years ago, Prof. Lane, the former state geologist, indicated it was probable oil might be found. It was found, and while the well is not yet cleaned of the debris and earth resulting from the shooting with nitro-glycerine, there is every indication it exists in paying quantities, and of a superlatively good quality. The cleaning process completed, tubing will be sunk in the casing, and the regular operations of pumping out the oil will be undertaken. This company has a large acreage under lease in Saginaw and in the immediate vicinity of the city, and proposes to sink at least five more wells in the near future. It is the general opinion of experts who have visited the field, that the oil exists in large and paying quantities. It is further believed that natural gas is to be found, considerable coming from well No. 1, and a well to test this prospect is to be sunk, within a few days, on the east bank of the river, almost opposite the site of the oil discovery.

# *THE UNITED STATES GRAPHITE CO.*



*General Offices and Factory at Saginaw, Michigan, U. S. A.*



*Mine at Torres, Sonora, Mexico*



*Grinders of Graphite and Manufacturers of Graphite Products*









